

(Statutes, Regulatory Guidance, Supervisory Memorandums, Select Legal Opinions)
#2 – ALLOWANCE FOR LOAN AND LEASE LOSSES

Texas Department of Banking

REFERENCE MATERIAL

(Statutes, Regulatory Guidance, Supervisory Memorandums, Select Legal Opinions)

#2 – ALLOWANCE FOR LOAN AND LEASE LOSSES

CITE	ALL STATE BANKS	NON- FED MEM	STATE FED MEM	REF. ONLY
FFIEC Issuances <i>Press Release -Additional Guidance For Financial Institutions in Response to Hurricanes Katrina and Rita (10/06/2005)</i> Interagency Policy Statement on the Allowance for Loan and Lease Losses (7/2/2001) Comptroller of the Currency Issuances <i>OCC 2001-37 Policy Statement on Allowance for Loan and Lease Losses Methodologies and Documentation for Banks and Savings Institutions</i> (7/20/2001) Allowance for Loan and Lease Losses Handbook (5/1998)	✓ ✓			✓ ✓
GENERALLY ACCEPTED ACCOUNTING PRINCIPLES FASB issued Accounting Standards Update (Update) No. 2011-02, Receivables (Topic 310): A Creditor's Determination of Whether a Restructuring Is a Troubled Debt Restructuring. (04/05/2011) FASB Accounting Standards CodificationTM (07/01/2009) <i>FAS 5 – Accounting for Contingencies</i> Codified as ASC Topic 450- Contingencies <i>FAS 114 – Accounting by Creditors for Impairment of a Loan</i> Codified as ASC Topic 310 - Receivables <i>FAS 118 – Accounting by Creditors for Impairment of a Loan – Income Recognition and Disclosures</i> Codified as ASC Topic 310 - Receivables	✓ ✓ ✓ ✓ ✓			
OTHER RELATED MATERIAL <i>Independent Bankers Association of Texas White Paper – Determining the Allowance for Loan and Lease Losses</i> (1992)				✓

REFERENCE MATERIAL

(Statutes, Regulatory Guidance, Supervisory Memorandums, Select Legal Opinions)

#3 – AUDIT

APPLICABLE TO:

REFERENCE MATERIAL
(Statutes, Regulatory Guidance, Supervisory Memorandums, Select Legal Opinions)
#3 – AUDIT

CITE	ALL STATE BANKS	NON- FED MEM	STATE FED MEM	REF ONLY
<u>FIL 96-99</u> <i>Policy Statement on External Auditing Programs of Banks and Savings Associations (10/25/1999)</i>	✓			
<u>FIL 49-95</u> <i>Interagency Guidelines Establishing Standards for Safety and Soundness (7/31/1995)</i>	✓			
Federal Reserve Issuances				
<u>SR 13-1</u> <i>Supplemental Policy Statement on the Internal Audit Function and Its Outsourcing (1/23/13)</i>	✓			
<u>SR 03-8</u> <i>Statement on Application of Recent Corporate Governance Initiatives to Non-Public Banking Organizations (5/5/2003)</i>			✓	
<u>SR 03-5</u> <i>Amended Interagency Guidance on the Internal Audit Function and its Outsourcing (4/22/2003)</i>			✓	
<u>SR 02-20</u> <i>Sarbanes-Oxley Act of 2002 (10/29/2002)</i>			✓	
<u>SR 96-37</u> <i>CEO Letter Re: Supervisory guidance on Required Absences from Sensitive Positions (12/20/1996)</i>			✓	
FFIEC Issuances				
<i>Interagency Policy Statement on the Internal Audit Function and Its Outsourcing (12-22-97)</i>	✓			
Comptroller of the Currency Issuances				
<i>AL 2000-6 Audit and Internal Controls (7/23/2000)</i>				✓
<u>Internal Controls Handbook</u> (1/2001)				✓
GENERALLY ACCEPTED ACCOUNTING PRINCIPLES				
<u>FASB Accounting Standards Codification</u> TM (07/01/2009)	✓			
OTHER RELATED MATERIAL				
<u>Sarbanes-Oxley Act of 2002</u>	✓			

REFERENCE MATERIAL
(Statutes, Regulatory Guidance, Supervisory Memorandums, Select Legal Opinions)
#4 – LIQUIDITY/BORROWED FUNDS

CITE	APPLICABLE TO:			
	ALL STATE BANKS	NON- FED MEM	STATE FED MEM	REF ONLY
LAWS, RULES, AND REGULATION Texas Finance Code Texas Administrative Code FDIC Laws & Regulations <i>Section 18(j) of the FDI Act – Restrictions on Transactions with Affiliates and Insiders</i> Federal Reserve Laws & Regulations <i>Regulation W – Restrictions on Transactions with Affiliates</i>				
		✓		
			✓	
POLICY ISSUANCES Department Policy Memorandum FDIC Issuances <i>PR 37-2012</i> Agencies Clarify Effective Date for Section 716 of the Dodd-Frank Act (03/30/2012) <i>FIL-13-2010</i> Funding and Liquidity Risk Management (4/5/2010) <i>PR-55-2010</i> Federal Banking Agencies Issue <i>Policy Statement on Funding and Liquidity Risk Management</i> (03/17/2010) <i>FIL-69-2009</i> Process for Determining if an Institution Subject to Interest-Rate Restrictions is Operating in a High Rate Area (12/04/2009) <i>Section 337.6 Brokered Deposit Restrictions and Deposit Rate Limits-Questions and Answers</i> (11/30/2009) <i>FIL-62-2009</i> Determining Conformance With Interest Rate Restrictions for Less Than Well Capitalized Institutions (11/03/2009) <i>FIL-48-2009</i> Transaction Account Guarantee Extension (08/27/2009) <i>FIL-37-2009</i> Proposed Interagency Guidance on Funding and Liquidity Risk Management (06/30/2009) <i>FIL-25-2009</i> Interest Rate Restrictions on Institutions that are Less than well Capitalized (05/29/2009) <i>FIL-24-2009</i> Consideration of the Special Assessment When analyzing and Rating Financial Institutions (05/24/2009)	✓			
	✓			
	✓			
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	✓			
	✓			
	✓			
	✓			
				✓

REFERENCE MATERIAL
(Statutes, Regulatory Guidance, Supervisory Memorandums, Select Legal Opinions)
#4 – LIQUIDITY/BORROWED FUNDS

CITE	ALL STATE BANKS	NON- FED MEM	STATE FED MEM	REF ONLY
<u>FIL-15-2009</u> <i>Changes to Debt Guarantee Program Reporting Requirements (03/23/2009)</i>	✓			
<u>FIL-13-2009</u> <i>The Use of Volatile or Special Funding Sources by Financial Institutions That are in a Weakened Condition (03/03/2009)</i>	✓			
<u>FIL-11-2009</u> <i>Modification of Temporary Liquidity Guarantee Program (TLGP) – Interim Final Rule on Mandatory Convertible Debt Under the TLGP (03/02/2009)</i>	✓			
<u>PR-105-2008</u> <i>FDIC Issues Interim Rule to Implement the Temporary Liquidity Guarantee Program (10/23/2008)</i>	✓			
<u>FIL-103-2008</u> <i>Temporary Liquidity Guarantee Program (10/15/2008)</i>	✓			
<u>FIL-84-2008</u> <i>Liquidity Risk Management (08/26/2008)</i>		✓		
<u>FIL 59-2003/SR 03-15</u> <i>Use of the Federal Reserve’s Primary Credit Program in Effective Liquidity Management (7/23/2003)</i>	✓			
<u>FIL 22-98</u> <i>Policy on Repurchase Agreements of Depository Institutions with Securities Dealers and Others (Revised 2-98)</i>	✓			
Federal Reserve Issuances				
Press Release - <u>Federal Reserve Board Announces Agreement with Treasury Department Regarding Credit Protection for the Term Asset-Backed Securities Loan Facility (TALF)</u> (01/15/2013)	✓			
Press Release - <u>Federal Reserve Approves Final Rule to Simplify Administration of Reserve Requirements and Reduce Costs for Depository Institutions and Federal Reserve Banks</u> (04/05/2012)	✓			
Press Release - <u>Annual Adjustments for Reserve Calculations and Deposit Reporting, Regulation D</u> (10/26/2011)	✓			
<u>SR 11-7</u> <i>Guidance on Model Risk Management (April 4, 2011)</i>			✓	
<u>Federal Reserve Approves Modifications to the Terms of Its Discount Window Lending Programs</u> (02/18/2010)	✓			
<u>FR Announces New Schedule of Margins Applicable for Collateral Pledged by Depository Institutions</u> (08/19/2009)	✓			
<u>Federal Reserve and Treasury Announce Extension to Term Asset-Backed Securities Loan Facility</u> (08/17/2009)	✓			

REFERENCE MATERIAL
(Statutes, Regulatory Guidance, Supervisory Memorandums, Select Legal Opinions)
#4 – LIQUIDITY/BORROWED FUNDS

CITE	ALL STATE BANKS	NON- FED MEM	STATE FED MEM	REF ONLY
<p><u>Certain High Quality Commercial Mortgage-Backed Securities will become Eligible Collateral Under the Term Asset-Backed Securities Loan Facility (TALF)</u> (05/19/2009)</p> <p><u>Press Release</u> Eligible Collateral for Loans Extended by the Term Asset-Backed Loan Facility (TALF) is Expanded (03/19/2009)</p> <p><u>Treasury and Federal Reserve Announce Launch of Term Asset-Backed Securities Loan Facility (TALF)</u> (03/03/2009)</p> <p><u>Federal Reserve Releases Additional Terms and Conditions of the Term Asset-Backed Securities Loan Facility (TALF)</u> (02/06/2009)</p> <p><u>Federal Reserve Extends through October 30-, 2009, its Existing Liquidity Programs that were Scheduled to Expire on April 30, 2009</u> (02/03/2009)</p> <p><u>FR Board Announces Final Rules Pertaining to the Asset-Backed Commercial Paper Money Market Fund Liquidity Facility, Regulations H, W, and Y</u> (01/30/2009)</p> <p><u>FR Board Announces That it Will Begin to Pay Interest on Depository Institutions' Required and Excess Reserve Balances</u> (10/06/2008)</p> <p><u>Federal Reserve Board Announces Two Enhancements to its Programs to Provide Liquidity to Markets</u> (09/19/2008)</p> <p><u>FRB Approves Two Interim Final Rules in Connection With Initiative to Provide Liquidity to Markets by Extending Loans to Banking Organizations to Finance Their Purchases of High-Quality Asset-Backed Commercial Paper (ABCP) from Money Market Mutual Funds</u> (09/19/2008)</p> <p><u>SR 01-8</u> Supervisory Guidance on Complex Wholesale Borrowings (04/05/2001)</p> <p>FFIEC Issuances</p> <p>Comptroller of the Currency Issuances</p> <p><u>NR 2008-93</u> The Joint Forum paper entitled, "Credit Risk Transfer – Developments from 2005 to 2007" (07/31/2008)</p>	<p>✓</p> <p>✓</p> <p>✓</p> <p>✓</p> <p>✓</p> <p>✓</p> <p>✓</p> <p>✓</p> <p>✓</p> <p>✓</p>		<p>✓</p>	<p>✓</p> <p>✓</p>
GENERALLY ACCEPTED ACCOUNTING PRINCIPLES				
<p>OTHER RELATED MATERIAL</p> <p>Revenue Procedure 2012-24: <u>Implementation of Nonresident Alien Deposit Interest Regulations</u> (05/14/2012)</p>	<p>✓</p>			

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#4 – LIQUIDITY/BORROWED FUNDS

CITE	ALL STATE BANKS	NON- FED MEM	STATE FED MEM	REF ONLY
<i>Local Government Code, Title 4, Chapter 105 – Depositories for Municipal Funds</i>				✓
<i>Chapter 2256 of the Government Code – Public Funds Investment Act</i>				✓
<i>Chapter 2257 of the Government Code – Collateral for Public Funds</i>				✓
<i>Education Code, Title 2, Chapter 45 – School District Funds</i>				✓

REFERENCE MATERIAL
(Statutes, Regulatory Guidance, Supervisory Memorandums, Select Legal Opinions)
#5 – CAPITAL ACCOUNTS AND DIVIDENDS

CITE	APPLICABLE TO:			
	ALL STATE BANKS	NON- FED MEM	STATE FED MEM	REF ONLY
LAWS, RULES, AND REGULATION				
Texas Business Organizations Code				
<i>Sec. 21.302 – Authority for Distributions</i>	✓			
Texas Finance Code				
<i>Sec. 31.002(a)(9)(10) – “Capital Definitions – “Certified Surplus”</i>	✓			
<i>Sec. 32.101 – Amendment or Restatement of State Bank Articles of Incorporation</i>	✓			
<i>Sec. 32.103 – Change in Outstanding Capital and Surplus</i>	✓			
<i>Sec. 32.104 – Capital Notes or Debentures</i>	✓			
<i>Sec. 33.001 – Acquisition of Control</i>	✓			
<i>Sec. 34.102 – Transactions in Bank Shares or Participation Shares</i>	✓			
Texas Administrative Code				
FDIC Laws & Regulations				
<i>FDICIA 12 USC 1831o(d)(1)&(2) – Capital Distributions Restricted and Management Fees Restricted</i>	✓			
<i>12 CFR 325 – Capital Maintenance Subpart A – Minimum Capital Requirements and Subpart B – Prompt Corrective Action</i>	✓			
<i>12 CFR 335 – Securities of Nonmember Banks</i>		✓		
Federal Reserve Laws & Regulations				
<i>12 USC 56 – Prohibition on Withdrawal of Capital; Unearned Dividends</i>			✓	
<i>12 USC 60 – Dividends</i>			✓	
<i>12 USC 324 – Laws Applicable Upon Becoming Members</i>			✓	
<i>12 CFR 208 (Regulation H) Subpart D – Standards for Safety and Soundness</i>			✓	
<i>12 CFR 208.13 – Capital Adequacy</i>			✓	
<i>Appendix A – Capital Adequacy Guidelines for State Member Banks: Risk-Based Measure</i>			✓	
<i>Appendix E – Capital Adequacy Guidelines for State Member Banks: Market Risk Measure</i>			✓	

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CITE	ALL STATE BANKS	NON- FED MEM	STATE FED MEM	REF ONLY
<p><i>12 CFR 225 (Regulation Y) – Bank Holding Companies and Change in Bank Control</i></p> <p><i>Appendix B – Capital Adequacy Guidelines for Bank Holding Companies and State Member Banks: Leverage Measure</i></p>			✓ ✓	
POLICY ISSUANCES				
Department Policy Memorandum				
<i>SM 1001 – Rating Systems for Commercial Banks, Trust Departments, Foreign Bank Agencies, and Electronic Data Processors</i>	✓			
<i>SM 1009 – Business Plans and Strategic Planning</i>	✓			
FDIC Issuances				
<u>PR-19-2014</u> Agencies Issue Final Dodd-Frank Act Stress Test Guidance for Medium-Sized Firms (03/05/2014) See Federal Reserve SR-14-3.	✓			
<u>PR 102-2013</u> Agencies Release a Regulatory Capital Estimation Tool for Community Banks (11/19/2013)	✓			
<u>FIL-32-2013</u> Regulatory Capital Rules: Advanced Approaches Risk-Based Capital Rule and Market Risk Capital Rule (7/9/2013)	✓			
<u>New Capital Rule – Community Bank Guide</u> (07/2013)				✓
<u>FIL-31-2013</u> Regulatory Capital Rules: Regulatory Capital, Implementation of Basel III, Capital Adequacy, Transition Provisions, Prompt Corrective Action; Standardized Approach for Risk-Weighted Assets; Market Discipline and Disclosure Requirements (7/9/13)	✓			
<u>PR-60-2013</u> FDIC Board Approves Basel III Interim Final Rule and Supplementary Leverage Ratio Notice of Proposed Rulemaking (7/9/13)	✓			
<u>PR-133-2012</u> FDIC Releases Stress Test Scenarios (11/15/2012) <input type="checkbox"/>	✓			
<u>PR-130-2012</u> Agencies Provide Guidance on Regulatory Capital Rulemakings (11/09/2012)	✓			
<u>FIL26-2012</u> Final Rule on Risk-Based Capital Standards: Market Risk (06/18/2012)	✓			
<u>PR-68-2012</u> Agencies Seek Comment on Regulatory Capital Rules and Finalize Market Risk Rule (06/12/2012)	✓			
<u>PR-54-2012</u> Agencies Clarify Supervisory Expectations for Stress Testing by Community Banks (05/14/2012)	✓			

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#5 – CAPITAL ACCOUNTS AND DIVIDENDS

CITE	ALL STATE BANKS	NON- FED MEM	STATE FED MEM	REF ONLY
<u>PR-53-2012</u> Agencies Finalize Large Bank Stress Testing Guidance (05/14/2012)	✓			
<u>PR-133-2011</u> Agencies Issue Guidance on the Federal Debt (08/05/2011)	✓			
<u>FIL-48-2011</u> Final Rule on Advanced Capital Adequacy Framework—Basel II; Establishment of a Risk-Based Capital Floor (06/17/2011)	✓			
<u>FIL-41-2011</u> Advanced Measurement Approach: Supervisory Guidance (06/03/2011)	✓			
<u>FIL-7-2010</u> Clarification of the Risk Weights for FDIC Claims and Guarantees (02/26/2010)	✓			
<u>PR-12-2010</u> Agencies Issue Final Rule for Regulatory Capital Standards Related to Statements of Financial Accounting Standards Nos. 166 and 167. (01/21/2010)	✓			
<u>PR 230-2009</u> FDIC Board Finalizes Regulatory Capital Rule for Statements of Financial Accounting Standards (12/16/2009)	✓			
<u>FIL-67-2009</u> Final Rule for Mortgages Modified Under the Making Home Affordable Program (11/27/2009)	✓			
<u>FIL-50-2009</u> Enhanced Supervisory Procedures for Newly Insured FDIC-Supervised Depository Institutions (08/28/2009)	✓			
<u>FIL-24-2009</u> Consideration of the Special Assessment When analyzing and Rating Financial Institutions (05/24/2009)				✓
<u>FIL-20-2009</u> Risk Management of Investments in Structured Credit Products (04/30/2009)	✓			
<u>PR-FSB-2009</u> Interagency Statement on the Financial Stability Plan (02/11/2009)	✓			
<u>PR-139-08</u> Agencies Approve Final Rule on Deduction of Goodwill from Tier 1 Capital (12/16/2008)	✓			
<u>PR-108-2008</u> Agencies Announce Decision on Impact of Tax Change on Indirect Investments in Fannie Mae and Freddie Mac Preferred Stock (10/31/2008)	✓			
<u>PR-102-2008</u> Agencies Announce Decision on Regulatory Capital Impact of Emergency Economic Stabilization Act of 2008 on Fannie Mae and Freddie Mac Preferred Stock (10/17/2008)	✓			

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#5 – CAPITAL ACCOUNTS AND DIVIDENDS

CITE	ALL STATE BANKS	NON- FED MEM	STATE FED MEM	REF ONLY
<u>PR-59-2008</u> Agencies Issue Final Guidance on Supervisory Review Process (Pillar 2) Related to Implementation of Basel II Advanced Approaches Rule (07/15/2008)	✓			
<u>PR-55-2008</u> Agencies Issue Statement on Basel II Advanced Approaches Qualification Process (07/08/2008)	✓			
<u>PR- 50-2008</u> FDIC Board Approves Basel II-Based Standardized Approach Capital Proposal as an Alternative to the Current Rules (06/26/2008)	✓			
<u>FIL-107-2007</u> Final Rule on Advanced Capital Adequacy Framework – Basel II (12/07/2007)	✓			
<u>PR-116-2006</u> Interim Decision on Impact of FAS 158 on Regulatory Capital(12/14/2006)	✓			
<u>FIL-17-2006</u> Capital Standards: Joint Final Rule on Securities Borrowing Transactions (02/22/2006)		✓		
<u>FIL 12-2006</u> Hurricane Katrina Examiner Guidance: Interagency Supervisory Guidance for Institutions Affected by Hurricane Katrina (02/03/2006)	✓			
<u>FIL-74-2005</u> Supervisory Guidance on the Eligibility of Asset-Backed Commercial Paper Liquidity Facilities and the Resulting Risk-Based Capital Treatment (8/04/2005)	✓			
<u>FIL-26-2005</u> Capital Standards - Supervisory Guidance on the Use of Internal Risk Ratings for Assigning Risk-Based Capital on Exposures to Asset-Backed Commercial Paper Programs (3/2005)	✓			
<u>FIL 46-2004</u> Capital Standards - Extension of Interim Final Rule Applicable to Sponsors of Asset-Backed Commercial Paper (ABCP) Programs Affected by "Financial Accounting Standards Board Interpretation No. 46, Consolidation of Variable Interest Entities" (4/26/2004)	✓			
<u>FIL 80-96</u> Statement of Policy on the Use of Offering Circulars in Connection With the Public Distribution of Bank Securities (9-5-96)	✓			
<u>FIL 59-95</u> – Calculation of the Potential Exposure of Derivatives (9/8/1995)	✓			
Federal Reserve Issuances				

REFERENCE MATERIAL
(Statutes, Regulatory Guidance, Supervisory Memorandums, Select Legal Opinions)
#5 – CAPITAL ACCOUNTS AND DIVIDENDS

CITE	ALL STATE BANKS	NON- FED MEM	STATE FED MEM	REF ONLY
<u>SR 14-3</u> Supervisory Guidance on Dodd-Frank Act Company-Run Stress Testing for Banking Organizations with Total Consolidated Assets of More Than \$10 Billion but Less Than \$50 Billion (03/06/2014) <u>Guidance</u> and <u>Tables Comparing General Stress Testing Requirements, Reporting, and Expectations.</u>	✓			
<u>Press Release</u> - Federal Reserve Board Issues Final Rule Aligning Market Risk Capital Rule with Basel III (12/6/2013)			✓	
<u>Press Release</u> - Federal Reserve Board Issues Interim Final Rules Clarifying How Companies Should Incorporate Basel III Reforms into Capital and Business Projections (09/24/2013)			✓	
New Capital Rule - <u>Community Bank Guide</u> (7/2013)				✓
<u>Press Release</u> - Federal Reserve Board Approves Final Rule to Help Ensure Banks Maintain Strong Capital Positions (7/9/2013)			✓	
Press Release - <u>Federal Reserve Board Economic and Financial Market Scenarios in Stress Test for Large Financial Institutions</u> (11/15/2012)			✓	
Press Release – <u>Federal Reserve Board Launches 2013 Capital Planning and Stress Testing Program</u> (11/09/2012)			✓	
Press Release - <u>Federal Reserve Board Approves Final Rule to Implement Changes to Market Risk Capital Rule</u> (06/07/2012)	✓			
Press Release - <u>Federal Reserve Board Issues Final Rule on Annual Capital Plans, Launches 2012 Review</u> (11/22/2011)			✓	
<u>SR 11-8</u> Supervisory Guidance on Implementation Issues Related to the Advanced Measurement Approaches for Operational Risk (06/03/2011)			✓	
<u>SR 11-7</u> Guidance on Model Risk Management (04/04/2011)			✓	
<u>SR 09-01</u> Application of the Market Risk Rule in Bank Holding Companies and State Member Banks (01/14/2009)			✓	
Press Release - <u>Federal Reserve Board Adopts Interim Final Rule that Allows Bank Holding Companies to Include Senior Perpetual Preferred Stock Issued to the Treasury Department in their Tier 1 Capital</u> (10/16/2008)			✓	
Press Release: <u>Risk-Based Capital Treatment of Cash-Collateralized Securities Borrowing Transactions, Regulations H and Y</u> (02/06/2006)			✓	
<u>SR 97-18</u> – Application of Market Risk Capital Requirements to Credit Derivatives (6/13/1997)			✓	

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#5 – CAPITAL ACCOUNTS AND DIVIDENDS

CITE	ALL STATE BANKS	NON- FED MEM	STATE FED MEM	REF ONLY
FFIEC Issuances Comptroller of the Currency Issuances <u>Advisory Letter 2003-1</u> <i>Buy-Sell Agreements between Subchapter S Corporations and National Bank Directors (1/2/2003)</i>				✓
U.S. Treasury Issuances <i>Press Release</i> <u>U.S Treasury Releases Terms of Capital Assistance Program</u> (02/25/2009) <i>Press Release</i> <u>Secretary Geithner Introduces Financial Stability Plan</u> (02/10/2009) <i>Press Release</i> <u>Treasury Announces New Restrictions on Executive Compensation</u> (02/04/2009) <i>Press Release</i> <u>Treasury Releases Term Sheets for S Corps</u> (01/14/2009) <i>Press Release</i> <u>Treasury Announces TARP Capital Purchase Program Description</u> (10/14/2008)				✓ ✓ ✓ ✓ ✓
GENERALLY ACCEPTED ACCOUNTING PRINCIPLES <u>ASU 2012-02</u> - <i>Intangibles—Goodwill and Other (Topic 350): Testing Indefinite-Lived Intangible Assets for Impairment</i> (07/27/2012)Related: <u>FASB in FOCUS</u> <u>ASU-2011-08</u> - <i>Intangibles—Goodwill and Other (Topic 350): Testing Goodwill for Impairment.</i> (09/15/2011) <u>ASU-2010-02</u> <i>Accounting Standards Update: Consolidation (Topic 810) Accounting and Reporting for Decreases in Ownership of a Subsidiary –a Scope Clarification</i> (01/06/2010) <u>ASU-2010-01</u> <i>Accounting Standards Update: Equity (Topic 505) Accounting for Distributions to Shareholders with Components of Stock and Cash (A Consensus of that FASB Emerging Task Force)</i> (01/05/2010) <u>FASB Accounting Standards Codification</u> TM (07/01/2009) <u>FSP EITF 03-6-01</u> <i>Determining Whether Instruments Granted in Share-Based Payment Transactions are Participating Securities</i> (06/16/2008)	✓			✓ ✓ ✓ ✓ ✓

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#5 – CAPITAL ACCOUNTS AND DIVIDENDS

CITE	ALL STATE BANKS	NON- FED MEM	STATE FED MEM	REF ONLY
<u>FSP FIN 48-1</u> Definition of Settlement in FASB Interpretation No. 48 (05/02/2007)				✓
<u>FSP FAS 123 (R)-6</u> Technical Corrections to FASB Statement No. 123, Shared-Based Payment (10/20/2006)				✓
<u>FSP FAS 123 (R)-4</u> Classification of Options and Similar Instruments Issued as Employee Compensation that Allow for Cash Settlement Upon Occurrence of a Contingent Event				✓
<u>FSP FAS 123 (R)-3</u> Transition Election Related to Accounting for the Tax Effects of Share-Based Payment Awards (11/2005)				✓
<u>FSP FAS 123 (R) – 2</u> Guidance on the Application of Grant Date for Share-Based Payment Award (10/2005)				✓
<u>FASB Statement No. 123</u> Accounting for Share-Based Payment (12/16/2004)				✓
Final FASB Staff Position <u>(FSP) 150-3</u> (11/7/2003)				✓
Final FASB Staff Position <u>(FSP) 150-4</u> (11/7/2003)				✓
FSP-Final FASB Staff Position- <u>FAS 150-1</u> / <u>FAS 150-2</u> (10/2003)				✓
<u>FAS 109</u> – Accounting for Deferred Tax Assets	✓			
<u>FAS 125</u> – Accounting for Transfers and Servicing of Financial Assets and Extinguishment of Liabilities (6/1996)	✓			
<u>FAS 150</u> -Accounting for Certain Financial Instruments with Characteristics of both Liabilities and Equity (5/15/2003)	✓			
OTHER RELATED MATERIAL				
OCC Bulletin <u>OCC 2012-18</u> Alternatives to the Use of External Credit Ratings in the Regulations of the OCC (06/28/2012)				✓
SEC Guidance - <u>Jumpstart Our Business Startups Act: Frequently Asked Questions -- Changes to the Requirements for Exchange Act Registration and Deregistration</u> (April 11, 2012)	✓			

REFERENCE MATERIAL
(Statutes, Regulatory Guidance, Supervisory Memorandums, Select Legal Opinions)
#6 – CASH and CASH ITEMS

CITE	APPLICABLE TO:			
	ALL STATE BANKS	NON- FED MEM	STATE FED MEM	REF ONLY
LAWS, RULES, AND REGULATION				
Texas Finance Code				
Texas Administrative Code				
FDIC Laws & Regulations				
<i>12 CFR 326 – Minimum Security Devices & Procedures and Bank Secrecy Act Compliance for Insured State Nonmember Banks</i>		✓		
<i>31 CFR 103 – Financial Record Keeping and Reporting of Currency and Foreign Transactions</i>	✓			
Federal Reserve Laws & Regulations				
<i>12 CFR 208.63 (Regulation H) – Membership of State Banking Institutions in the Federal Reserve System, Procedures for Monitoring Compliance with the Bank Secrecy Act</i>	✓			
<i>12 CFR 210 (Regulation J) – Collection of Checks and Other Items by Federal Reserve Banks and Funds Transfer through the Fedwire</i>	✓			
<i>12 CFR 216 (Regulation P) – Minimum Security Devices and Procedures for Federal Reserve Banks and State Member Banks</i>			✓	
<i>12 CFR 229 (Regulation CC) Availability of Funds and Collection of Checks</i>	✓			
POLICY ISSUANCES				
Department Policy Memorandum				
<i>LO 95-53 An out-of-state bank may conduct wire transfers as agent for a state bank without being considered a branch (12/12/1995)</i>				✓
FDIC Issuances				
Federal Reserve Issuances				
<i>Press Release-Calculation of Reserve Requirements (10/1/2003)</i>			✓	
<i>Press Release-Amendments to Appendix A to Regulation CC (8/28/2003)</i>			✓	
<i>Press Release-Series of Amendments to Appendix A of Regulation CC (5/20/2003)</i>			✓	

REFERENCE MATERIAL
(Statutes, Regulatory Guidance, Supervisory Memorandums, Select Legal Opinions)
#6 – CASH AND CASH ITEMS

CITE	ALL STATE BANKS	NON- FED MEM	STATE FED MEM	REF ONLY
<i>Press Release-The Use and Counterfeiting of United States Currency Abroad (3/14/2003)</i>			✓	
<i>Operating Circular 8-Time Schedules and Other Information Concerning Cash Items</i>			✓	
<i>Operating Circular 12-Automatic Payment for Cash Letters</i>			✓	
FFIEC Issuances				
<i>Press Release – Check Clearing for the 21st Century – Compliance Infobase (10/12/2004)</i>				✓
Comptroller of the Currency Issuances				
<i>OCC 2003-26 Expedited Funds Availability Act (6/19/2003)</i>				✓
<i>OCC 2003-3 Bank Secrecy Act/Anti-Money Laundering (1/22/2003)</i>				✓
<i>OCC Bulletin 2002-42/2002-41/2002-37 Bank Secrecy Act/Anti-Money Laundering</i>				✓
<i>Bank Secrecy Act/Anti-Money Laundering Handbook (9/2000)</i>				✓
<i>Money Laundering: A Banker's Guide to Avoiding Problems (12/2002)</i>				✓
GENERALLY ACCEPTED ACCOUNTING PRINCIPLES				
OTHER RELATED MATERIAL				
<i>USA PATRIOT Act, Sections 312, 314, and 326</i>	✓			
<i>Uniform Commercial Code (UCC), Chapter 3 – Commercial Paper</i>	✓			
<i>Uniform Commercial Code (UCC), Chapter 4 – Bank Deposits and Collections</i>	✓			

REFERENCE MATERIAL
(Statutes, Regulatory Guidance, Supervisory Memorandums, Select Legal Opinions)
#7 – COLLECTIONS, CONSIGNED ITEMS, SAFEKEEPING,
AND SAFE DEPOSIT

CITE	APPLICABLE TO:			
	ALL STATE BANKS	NON- FED MEM	STATE FED MEM	REF ONLY
LAWS, RULES, AND REGULATION				
Texas Finance Code				
<i>Section 59.108 – Emergency Opening and Relocation</i>	✓			
<i>Section 59.109 – Delinquent Rental; Lien; Sale of Contents</i>	✓			
<i>Section 59.110 – Routing Number on Key</i>	✓			
Texas Administrative Code				
<i>7 TAC 3.35 – Safe Deposit Box Facilities</i>	✓			
FDIC Laws & Regulations				
Federal Reserve Laws & Regulations				
<i>31 CFR 317 – Regulations Governing Agencies for Issue of United States Savings bonds</i>	✓			
POLICY ISSUANCES				
Department Policy Memorandum				
FDIC Issuances				
Federal Reserve Issuances				
FFIEC Issuances				
Comptroller of the Currency Issuances				
<i>Banking Circular 58 – Coin and Bullion (11/1981)</i>				✓
<i>Banking Circular 58, Supplement #1 – Sale of Commemorative Coins (12/1983)</i>				✓
GENERALLY ACCEPTED ACCOUNTING PRINCIPLES				
OTHER RELATED MATERIAL				
<i>Treasury to End Over-the-Counter Sales of Paper U.S. Savings Bonds; Action Will Save \$70 Million Over First Five Years (07/13/2011)</i>	✓			

REFERENCE MATERIAL
(Statutes, Regulatory Guidance, Supervisory Memorandums, Select Legal Opinions)
**#8 – DEPOSITS, DORMANT ACCOUNTS,
AND OFFICIAL CHECKS**

CITE	APPLICABLE TO:			
	ALL STATE BANKS	NON- FED MEM	STATE FED MEM	REF ONLY
LAWS, RULES, AND REGULATION				
Texas Finance Code <i>Chapter 34. Subchapter D – Deposits</i>	✓			
Texas Administrative Code				
<u>Other Texas Statutes:</u>				
Local Government Code , Title 4, Chapter 105 – Depositories for Municipal Funds				✓
Government Code , Chapter 2256 – Public Funds Investment Act				✓
Government Code , Chapter 2257 – Collateral for Public Funds	✓			
Education Code , Title 2, Chapter 45 – School District Funds				✓
Uniform Commercial Code Chapter 4 – Bank Deposits and Collections	✓			
Texas Property Code , Title 6 – Unclaimed Property	✓			
Business and Commerce Code , Title 4, Chapter 35, Section 35.42 <i>Reduction of Value or Expiration of Stored Value Card</i>	✓			
FDIC Laws & Regulations				
<i>Section 29A, FDI Act – Deposit Broker Notification and Recordkeeping</i>	✓			
<i>12 USC 371a –Part 329 Payment of Interest on Demand Deposits</i>	✓			
<i>12 CFR 330 – Deposit Insurance Coverage</i>	✓			
<i>12 CFR 337.3 – Limits on Extensions of Credit to Executive Officers, Directors, and Principal Shareholders of Insured Nonmember Banks</i>		✓		
<i>12 CFR 337.6 – Brokered Deposits</i>	✓			
Federal Reserve Laws & Regulations				
<i>12 CFR 204 (Regulation D) – Reserve Requirement of Depository Institutions</i>	✓			
<i>12 CFR 215 (Regulation O) – Loans to Executive Officers, Directors, and Principal Shareholders</i>			✓	
<i>12 CFR 217 (Regulation Q) –Payment of Interest on Demand Deposits</i>	✓			

REFERENCE MATERIAL
(Statutes, Regulatory Guidance, Supervisory Memorandums, Select Legal Opinions)
#8 – DEPOSITS, DORMANT ACCOUNTS,
AND OFFICIAL CHECKS

CITE	ALL STATE BANKS	NON- FED MEM	STATE FED MEM	REF ONLY
<i>12 CFR 229 (Regulation CC) – Availability of Funds and Collection of Checks</i>	✓			
<i>12 CFR 230 (Regulation DD) – Trust in Savings (Available Upon Request)</i>	✓			
POLICY ISSUANCES				
Department Policy Memorandum				
<i>Legal Opinion 99-38 A “deputy” granted a right of access to a safe deposit box retains that right upon the death or incapacity of the lessee except to the extent the lease agreement explicitly provides otherwise (11/29/1999)</i>	✓			
<i>Legal Opinion 99-24 If a safe deposit box is opened without the lessee being present, one bank employee must be present who is a notary public (6/25/1999)</i>	✓			
<i>Legal Opinion 95-15 Remote Deposit Collections (3/13/1995)</i>	✓			
FDIC Issuances				
<u>FIL-45-2012</u> Notice of Expiration: Temporary Unlimited Coverage for Noninterest-Bearing Transaction Accounts (11/05/2012)	✓			
<u>FIL-38-2011</u> Deposit Insurance Notice Requirement Regarding the Payment of Interest on Demand Deposit Accounts (05/26/2011)	✓			
<u>PR-247-2010</u> Temporary Unlimited Deposit Insurance Coverage for Noninterest-Bearing Transaction Accounts (11/09/2010)	✓			
<u>PR-161-2010</u> – Basic FDIC Insurance Coverage Permanently Increased to \$250,000 per Depositor (07/21/2010)	✓			
<u>PR-139-2010</u> – FDIC Board Adopts Final Rule Extending Tag Program and Maintains Current Deposit Insurance Assessment Rates (06/22/2010)	✓			
<u>FIL-29-2010</u> – Guidance on Deposit Placement and Collection Activities (06-07-2010)	✓			
<u>FIL-53-2009</u> FDIC Deposit Insurance Coverage – Final Rule (09/09/2009)	✓			
<u>FIL-22-2009</u> Extension of Temporary Increase in Standard Maximum Deposit Insurance Amount (05/22/2009)	✓			

REFERENCE MATERIAL
(Statutes, Regulatory Guidance, Supervisory Memorandums, Select Legal Opinions)
#8 – DEPOSITS, DORMANT ACCOUNTS,
AND OFFICIAL CHECKS

CITE	ALL STATE BANKS	NON- FED MEM	STATE FED MEM	REF ONLY
<u>FIL 141-2008</u> <i>Revisions to Regulatory Reports Filed by FDIC-Insured Depository Institutions (12/11/2008)</i>	✓			
<u>FIL 129-2008</u> <i>General Counsel’s Opinion No. 8 – Stored Value Cards and Other Nontraditional Access Mechanisms (11/13/2008)</i>	✓			
<u>FIL 83-2006</u> <i>Changes to FDIC Rule for Deposit Insurance Coverage (9/18/2006)</i>	✓			
<u>FIL 101-2005</u> <i>Regulatory Relief – Information for Bankers in Hurricane Affected Areas (related to brokered deposit waivers) (10/07/2005)</i>		✓		
<i>FIL 14-95 New “Pass Through” Deposit Insurance Disclosure Rules (2/13/1995)</i>	✓			
<i>FIL 30-95 Payable Through Accounts (4/7/1995)</i>		✓		
Federal Reserve Issuances				
Press Release - <u>Federal Reserve Amends Debit Card Interchange Proposal to Consider Anti-Fraud Practices</u> (07/27/2012)	✓			
Press Release - <u>Federal Reserve Approves Final Rule to Simplify Administration of Reserve Requirements and Reduce Costs for Depository Institutions and Federal Reserve Banks</u> (04/05/2012)	✓			
Press Release - <u>Annual Adjustments for Reserve Calculations and Deposit Reporting, Regulation D</u> (10/26/2011)	✓			
Press Release - <u>Federal Reserve Issues Final Rule to Repeal Regulation Q, Which Prohibited The Payment of Interest on Demand Deposits</u> (07/14/2011)	✓			
Press Release - <u>Federal Reserve Releases List of Institutions That are Subject To, and Exempt From, the Debit Card Interchange Fee Standards</u> (07/12/2011)	✓			
Press Release - <u>Federal Reserve Issues a Final Rule Establishing Standards for Debit Card Interchange Fees and Prohibiting Network Exclusivity Arrangements and Routing Restrictions</u> (06/29/2011)	✓			
Press Release – <u>Federal Reserve Announces Final Rule Regarding Effective Dates for Gift Card Rules</u> (10/19/2010)	✓			
Press Release – <u>Federal Reserve Implements Legislation Regarding Effective Dates for Gift Card Rules</u> (08/11/2010)	✓			

REFERENCE MATERIAL
(Statutes, Regulatory Guidance, Supervisory Memorandums, Select Legal Opinions)
#8 – DEPOSITS, DORMANT ACCOUNTS,
AND OFFICIAL CHECKS

CITE	ALL STATE BANKS	NON- FED MEM	STATE FED MEM	REF ONLY
<p><i>Press Release- Federal Reserve Board Announces Final Rules to Restrict Fees and Expiration Dates on Gift Cards (03/23/2010)</i></p> <p><i>Federal Reserve Opinion on Retail Sweep Accounts (05/2007)</i></p> <p><i>SR 95-10 (SUP) – Payable Through Accounts</i></p> <p>FFIEC Issuances</p> <p><i>Press Release – Check Clearing for the 21st Century – Compliance Infobase (10/12/2004)</i></p> <p>Comptroller of the Currency Issuances</p> <p><i>OCC News Release 2004-81 – Community Developments Insights article on Remittances: A Gateway to Banking for Unbanked Immigrants (9/15/2004)</i></p> <p><i>Advisory Letter 2004-6 – Payroll Card Systems (5/06/ 2004)</i></p> <p><i>Banking Circular 148 – Service Charges on Dormant Accounts and Abandoned Property (9/25/1980)</i></p>	✓		✓ ✓	✓
GENERALLY ACCEPTED ACCOUNTING PRINCIPLES				
OTHER RELATED MATERIAL				
<p><i>IRS - Revenue Procedure 2012-24: Implementation of Nonresident Alien Deposit Interest Regulations (05/14/2012)</i></p> <p><i>FDIC Guide on Deposit Insurance for Accounts Held by Government Depositors</i></p>	✓ ✓			

REFERENCE MATERIAL
(Statutes, Regulatory Guidance, Supervisory Memorandums, Select Legal Opinions)
#9 – EARNINGS

CITE	APPLICABLE TO:			
	ALL STATE BANKS	NON- FED MEM	STATE FED MEM	REF ONLY
LAWS, RULES, AND REGULATION Texas Finance Code Texas Administrative Code FDIC Laws & Regulations <i>12 USC 1817(a) – Reports of Condition; Access to Bank Examination Reports; Report to Independent Auditors</i> <i>12 CFR 364 – Standards for Safety and Soundness</i> <i>12 CFR 304.3 – Reports of Condition and Income</i> Federal Reserve Laws & Regulations <i>12 CFR 208 (Regulation H) Subpart D – Standards for Safety and Soundness</i>				
	✓			
		✓		
		✓		
			✓	
POLICY ISSUANCES Department Policy Memorandum <i>SM 1001 – Rating Systems for Commercial Banks, Trust Departments, Foreign Bank Agencies, and Electronic Data Processors</i> FDIC Issuances <u>FIL-30-2010</u> <i>Bargain Purchases and Assisted Acquisitions (06/07/2010)</i> <u>PR-112-2010</u> <i>FDIC Board Approves NPR Regarding Safe Harbor Protection for Securitizations (05/11/2010)</i> <u>PR-208-2009</u> <i>- Interim Final Rule to Provide a Transitional Safe Harbor for All Participations and Securitizations (11/13/2009)</i> <u>FIL-63-2009</u> <i>Prepaid Assessments – Final Rule (11/12/2009)</i> <u>FIL-24-2009</u> <i>Consideration of the Special Assessment When analyzing and Rating Financial Institutions (05/24/2009)</i> <u>FIL 93-2005</u> <i>October 2005 Implementation of the Central Data Repository (9/15/2005)</i> <i>FIL 36-2004 Proper Use of Schedule RC-O Line Items 8(a)1, 8(a)2, and 8(b) (3/31/2004)</i> <i>FIL 91-96 Subchapter S – Election for Federal Income Taxes (10/29/1996)</i>	✓			
	✓			
	✓			
	✓			
	✓			
				✓
	✓			
		✓		
		✓		

REFERENCE MATERIAL
(Statutes, Regulatory Guidance, Supervisory Memorandums, Select Legal Opinions)
#9 – EARNINGS

CITE	ALL STATE BANKS	NON- FED MEM	STATE FED MEM	REF ONLY
Federal Reserve Issuances <u>SR 11-7</u> <i>Guidance on Model Risk Management (04/04/ 2011)</i>			✓	
FFIEC Issuances <u>FIL-7-2009</u> <i>Revisions to the Consolidated Reports of Condition and Income for 2009 (01/30/2009)</i>	✓			
<u>FIL-44-2006</u> <i>Effect of the Federal Deposit Insurance Reform Act on the Reports of Condition and Income (05/10/2006)</i>	✓			
<u>Memorandum: Summary of Changes to the March 31, 2006 UBPR (04/19/2006)</u>	✓			
<u>FIL-7-2006</u> <i>Revisions to Reports of Condition and Income (Call Reports) (01/27/2006)</i>	✓			
<i>Press Release -<u>Additional Guidance For Financial Institutions in Response to Hurricanes Katrina and Rita</u> (10/06/2005)</i>	✓			
<i>Uniform Financial Institutions Rating System (12/19/1996)</i>	✓			
Comptroller of the Currency Issuances <i>Bank Accounting Letter No. 95-42– Sale of Mortgage Loans with Recourse (1/1996)</i>				✓
GENERALLY ACCEPTED ACCOUNTING PRINCIPLES <u>ASU 2011-12</u> <i>FASB Defers Certain Aspects of Comprehensive Income (12/2011)</i>	✓			
<u>ASU 2011-05</u> <i>Comprehensive Income (Topic 220): Presentation of Comprehensive Income (06/16/2011)</i>	✓			
<u>ASU 2010-18</u> <i>Receivables (Topic 310): Effect of a Loan Modification When the Loan Is Part of a Pool That Is Accounted for as a Single Asset— a consensus of the FASB Emerging Issues Task Force (04/28/2010)</i>	✓			
<u>ASU No. 2009-12</u> <i>Fair Value Measurements and Disclosures (Topic 820) - Investments in Certain Entities That Calculate Net Asset Value per Share (or Its Equivalent) (09/2009)</i>	✓			
<u>ASU No. 2009-06</u> <i>Income Taxes – Implementation Guidance on Accounting for Uncertainty in Income Taxes and Disclosure Amendments for Nonpublic Entities (09/2009)</i>	✓			
<u>ASU No. 2009-05</u> <i>Fair Value Measurements and Disclosures – Measuring Liabilities at Fair Value (08/2009)</i>	✓			

REFERENCE MATERIAL
(Statutes, Regulatory Guidance, Supervisory Memorandums, Select Legal Opinions)
#9 – EARNINGS

CITE	ALL STATE BANKS	NON- FED MEM	STATE FED MEM	REF ONLY
<i>FASB Accounting Standards Codification</i>TM (07/01/2009)	✓			
<i>FASB Issues Staff Position 141(R)-1, Accounting for Assets Acquired and Liabilities Assumed in a Business Combination That Arise from Contingencies</i> (04/01/2009)	✓			
<i>FASB No. 162 The Hierarchy of Generally Accepted Accounting Principles</i> (05/09/2008)	✓			
<i>FASB No. 141(R), Business Combinations</i> (12/04/2007)	✓			
<i>FASB No. 160, Noncontrolling Interests in Consolidated Financial Statements</i> (12/04/2007)	✓			
<i>FSP FIN 48-1</i> Definition of Settlement in FASB Interpretation No. 48 (5/2/2007)	✓			
<i>FASB No. 159 Fair Value Option for Financial Assets and Liabilities</i> (2/15/2007)	✓			
<i>FASB Issue No. B40</i> Statement 133 Implementation Issues (1/17/2007)	✓			
<i>FSP EITF 00-19-2</i> Accounting for Registration Payment Arrangements (12/21/2006)	✓			
<i>FASB No. 157 Fair Value Measurements</i> (09/15/2006)	✓			
<i>FASB Interpretation No. 48</i> Accounting for Uncertainty in Income Taxes (7/13/2006)	✓			
<i>FSP SOP 78-9-1</i> Accounting for Investments in Real Estate Ventures. (7/14/2005)	✓			
<i>FSP APB 18-1</i> Accounting by an Investor for Its Proportionate Share of Accumulated Other Comprehensive Income of an Investee Accounted for under the Equity Method in Accordance with APB Opinion No. 18 upon a Loss of Significant Influence (7/12/2005)	✓			
<i>FSP FAS 150-5</i> Issuer's Accounting under FASB Statement No. 150 for Freestanding Warrants and Other Similar Instruments on Shares That Are Redeemable (6/29/2005)	✓			
<i>FASB Statement No. 154</i> – Accounting for Changes and Error Corrections, A Replacement of APB Opinion No. 20 and FASB Statement No. 3 (6/1/2005)	✓			
<i>FAS 91 – Accounting for Nonrefundable Fees and Costs Associated with Originating or Acquiring Loans and Initial Direct Costs of Leases</i>	✓			
<i>FAS 109 – Accounting for Income Taxes</i>	✓			

REFERENCE MATERIAL
(Statutes, Regulatory Guidance, Supervisory Memorandums, Select Legal Opinions)
#10 – FUNDS MANAGEMENT

CITE	APPLICABLE TO:			
	ALL STATE BANKS	NON- FED MEM	STATE FED MEM	REF ONLY
LAWS, RULES, AND REGULATION				
Texas Finance Code				
Texas Administrative Code				
FDIC Laws & Regulations				
<i>Section 29 of the FDI Act – Deposit Broker Notification and Recordkeeping</i>	✓			
<i>Section 38 of the FDI Act – Provisions Applicable to All Institutions</i>	✓			
<i>12 CFR 325 – Subpart B – Prompt Corrective Action</i>	✓			
<i>12 CFR 337 – Unsafe and Unsound Banking Practices</i>	✓			
<i>12 CFR 364 – Standards for Safety and Soundness</i>		✓		
Federal Reserve Laws & Regulations				
<i>12 CFR 201 (Regulation A) – Extensions of Credit by Federal Reserve Banks</i>	✓			
<i>12 CFR 208 (Regulation H) Subpart D – Standards for Safety and Soundness</i>			✓	
POLICY ISSUANCES				
Department Policy Memorandum				
<i>SM 1001 – Rating Systems for Commercial Banks, Trust Departments, Foreign Bank Agencies, and Electronic Data Processors</i>	✓			
FDIC Issuances				
<u>FIL-46-2013</u> <i>Managing Sensitivity to Market Risk in a Challenging Interest Rate Environment (10/08/2013)</i>	✓			
<u>FIL-2-2012</u> <i>Supervisory Guidance - Interest Rate Risk Management: Frequently Asked Questions (01/12/2012)</i>	✓			
<u>PR-55-2010</u> <i>Federal Banking Agencies Issue <u>Policy Statement on Funding and Liquidity Risk Management</u> (03/17/2010)</i>	✓			
<u>PR-21-2010</u> <i>FDIC Symposium Focuses on Banks' Exposure to Interest Rate Risk Management Practices (01/29/2010)</i>				✓

REFERENCE MATERIAL
(Statutes, Regulatory Guidance, Supervisory Memorandums, Select Legal Opinions)
#10 – FUNDS MANAGEMENT

CITE	ALL STATE BANKS	NON- FED MEM	STATE FED MEM	REF ONLY
<u>FIL-2-2010</u> <i>Financial Institution Management of Interest Rate Risk (1/20/2010)</i>	✓			
<u>FIL-69-2009</u> <i>Process for Determining if an Institution Subject to Interest-Rate Restrictions is Operating in a High Rate Area (12/04/2009)</i>	✓			
<u>Section 337.6 Brokered Deposit Restrictions and Deposit Rate Limits-Questions and Answers</u> (11/30/2009)				✓
<u>FIL-62-2009</u> <i>Determining Conformance With Interest Rate Restrictions for Less Than Well Capitalized Institutions (11/03/2009)</i>	✓			
<u>FIL-37-2009</u> <i>Proposed Interagency Guidance on Funding and Liquidity Risk Management (06/30/2009)</i>	✓			
<u>FIL-13-2009</u> <i>The Use of Volatile or Special Funding Sources by Financial Institutions That are in a Weakened Condition (03/03/2009)</i>	✓			
<u>FIL 17-97</u> <i>Joint Interagency Common Questions and Answers on the Revised Uniform Financial Institutions Rating System (3/7/1997)</i>				✓
<u>FIL 52-96</u> <i>Joint Policy Statement on Interest Rate Risk (7/12/1996)</i>				✓
Federal Reserve Issuances				
<u>SR 11-7</u> <i>Guidance on Model Risk Management (04/04/2011)</i>			✓	
<i>SR 95-17 (SUP) Evaluating the Risk Management and Internal Controls of Securities and Derivative Contracts Used in Nontrading Activities (3/28/1995)</i>			✓	
FFIEC Issuances				
<u>Advisory on Interest Rate Risk Management</u> (01/06/2010)				✓
<i>Uniform Financial Institutions Rating System (12/19/1996)</i>	✓			
Comptroller of the Currency Issuances				
<i>NR 2004-50 OCC Cautions National Banks About Long-Term Interest Rate Risks (7/1/2004)</i>				✓
<i>Banking Circular 277 – Risk Management of Financial Derivatives (11/7/1993)</i>				✓
<i>Advisory Letter 95-1 – Interest Rate Risk (2/8/1995)</i>				✓
GENERALLY ACCEPTED ACCOUNTING PRINCIPLES				
OTHER RELATED MATERIAL				

REFERENCE MATERIAL
(Statutes, Regulatory Guidance, Supervisory Memorandums, Select Legal Opinions)
#11 – INSURANCE AND RISK MANAGEMENT

CITE	APPLICABLE TO:			
	ALL STATE BANKS	NON- FED MEM	STATE FED MEM	REF ONLY
LAWS, RULES, AND REGULATION				
Texas Finance Code <i>Sec. 34.201 – Lending Limits</i>	✓			
Texas Administrative Code <i>Sec. 12.3 Concerning Bank Owned Life Insurance</i>	✓			
FDIC Laws & Regulations <i>Federal Deposit Insurance Act, Section 18(j) – Restrictions on Transactions with Affiliates and Insiders</i>		✓		
<i>12 CFR 337.3 – Limits on Extensions of Credit to Executive Officers, Directors, and Principal Shareholders of Insured Nonmember Banks</i>		✓		
<i>12 CFR 362 – Activities and Investments of Insured State Banks</i>	✓			
Federal Reserve Laws & Regulations <i>Regulation W – Restrictions on Transactions with Affiliates</i>			✓	
POLICY ISSUANCES				
Department Policy Memorandum <i>SM 1010 – Bank-Owned Life Insurance (2/24/2004)</i>	✓			
FDIC Issuances <u>FIL-47-2013</u> Director and Officer Liability Insurance Policies, Exclusions, and Indemnification for Civil Money Penalties (10/10/2013)	✓			
<u>FIL 127-2004</u> Bank-Owned Life Insurance – Interagency Statement on the Purchase and Risk Management of Life Insurance (12/07/2004)	✓			
<u>FIL 16-2004</u> Accounting for Deferred Compensation Agreements and Bank-Owned Life Insurance (2/11/2004)	✓			
<i>FIL 60-93 Supervisory Considerations Relating to Purchases of Life Insurance by Banks (8/31/1993)</i>		✓		
Federal Reserve Issuances <i>SR 94-23 – Split Dollar Life Insurance at State Member Banks (4/1994)</i>			✓	
<i>SR 93-37 – Split Dollar Life Insurance (6/18/1993)</i>			✓	

REFERENCE MATERIAL
(Statutes, Regulatory Guidance, Supervisory Memorandums, Select Legal Opinions)
#11 – INSURANCE AND RISK MANAGEMENT

CITE	ALL STATE BANKS	NON- FED MEM	STATE FED MEM	REF ONLY
FFIEC Issuances Comptroller of the Currency Issuances <u>OCC Handbook – Insider Activities</u> (November 2013) <i>OCC Bulletin 2000-23 Bank Purchases of Life Insurance-Guidelines for National Banks (7/21/2000)</i> <i>Advisory Letter 95-2: Bank Purchases of Life Insurance (2/9/1995)</i>				 ✓ ✓ ✓
GENERALLY ACCEPTED ACCOUNTING PRINCIPLES <u>FASB Accounting Standards Codification</u> TM (07/01/2009) <u>FSP FTB 85-4-1</u> – Accounting for Life Settlement Contracts by Third Party Investors (03/27/2006) <i>Technical Bulletin No. 85-4 – Accounting for Purchases of Life Insurance</i> <i>Accounting Principles Opinion No. 12 as Amended by FAS 106</i>	 ✓ ✓ ✓ ✓			
OTHER RELATED MATERIAL				

REFERENCE MATERIAL
(Statutes, Regulatory Guidance, Supervisory Memorandums, Select Legal Opinions)
#12 – INTERBANK LIABILITIES

CITE	APPLICABLE TO:			
	ALL STATE BANKS	NON- FED MEM	STATE FED MEM	REF ONLY
LAWS, RULES, AND REGULATION Texas Finance Code Texas Administrative Code FDIC Laws & Regulations Federal Reserve Laws & Regulations <i>12 CFR 206 (Regulation F) – Limitations on Interbank Liabilities</i> <i>12 CFR 210 (Regulation J) – Collection of Checks and Other Items by Federal Reserve Banks and Funds Transfers through Fedwire</i> <i>12 CFR 223 (Regulation W) - Transactions Between Member Banks and their Affiliates</i>	✓ ✓			
POLICY ISSUANCES Department Policy Memorandum FDIC Issuances <i>FIL-18-2010</i> <i>Guidance on Correspondent Concentration Risks (4/30/2010)</i> <i>FIL-07-2007</i> <i>Repeal of Certain Reporting Requirements – Final Rule Repealing Part 349 (01/26/2007)</i> <i>FIL-10-8-2006</i> <i>Elimination of Annual Report on Indebtedness of Executive Officers and Principal Shareholders to Correspondent Banks (FFIEC 004) (12/18/2006)</i> Federal Reserve Issuances <i>SR 03-2</i> <i>Adoption of Regulation W Implementing Sections 23A and 23B of the Federal Reserve Act (01/09/2003)</i> <i>Comprehensive Review of Regulation W</i> (1/12/2006) Comptroller of the Currency Issuances <i>Banking Bulletin 93-3 – Interbank Liabilities Examination Procedures (1/12/1993)</i>	✓ ✓	✓	✓	✓ ✓
GENERALLY ACCEPTED ACCOUNTING PRINCIPLES				
OTHER RELATED MATERIAL				

REFERENCE MATERIAL
(Statutes, Regulatory Guidance, Supervisory Memorandums, Select Legal Opinions)
#13 – INVESTMENT SECURITIES

CITE	APPLICABLE TO:			
	ALL STATE BANKS	NON- FED MEM	STATE FED MEM	REF ONLY
LAWS, RULES, AND REGULATION				
Texas Finance Code				
<i>Sec. 34.101 – Securities</i>	✓			
<i>Sec. 34.104 – Mutual Funds</i>	✓			
<i>Sec. 34.105 – Other Direct Equity Investments</i>	✓			
<i>Sec. 34.106 – Investments for Public Welfare</i>	✓			
<i>Sec. 34.304 – Securing Depositors</i>	✓			
Texas Administrative Code				
<i>7 TAC 12.61 – Calculation of Investment Limit</i>	✓			
<i>7 TAC 12.62 – Hedging Investments</i>	✓			
Texas Government Code				
<i>Chapter 2256 – Public Funds Investment Act</i>				✓
<i>Chapter 2257, Collateral for Public Funds</i>	✓			
<i>Subchapter B - Security for Deposit of Public Funds</i>				
<i>Sec. 2257.021 - Collateral Required</i>	✓			
<i>Sec. 2257.022 - Amount of Collateral</i>	✓			
FDIC Laws & Regulations				
<i>12 CFR 337 – Unsafe and Unsound Banking Practices</i>		✓		
<i>12 CFR 362 – Activities of Insured State Banks</i>	✓			
Federal Reserve Laws & Regulations				
<i>12 CFR 208 (Regulation H) –Restrictions and Prohibitions in the National Bank Act Regarding the Purchase, Sale, Underwriting, and Holding of Investment Securities and Stock</i>			✓	
POLICY ISSUANCES				
Department Policy Memorandum				
<i><u>News Release – Legislative Changes Affecting the Legal Limit Calculations</u> (08/17/2007)</i>	✓			
<i>SM 1007 – Policies Regarding Investment Securities (8/21/1998)</i>	✓			

REFERENCE MATERIAL
(Statutes, Regulatory Guidance, Supervisory Memorandums, Select Legal Opinions)
#13 – INVESTMENT SECURITIES

CITE	ALL STATE BANKS	NON- FED MEM	STATE FED MEM	REF ONLY
FDIC Issuances				
<u>PR 114-2013</u> Agencies Issue Final Rules Implementing the Volcker Rule (12/10/2013) <u>Fact Sheet</u> and <u>FIL 58-2013</u>	✓			
<u>FIL-51-2013</u> Uniform Agreement on the Classification and Appraisal of Securities Held by Financial Institutions (10/29/2013) <u>Guidance</u>	✓			
<u>FIL-25-2013</u> Advisory on Mandatory Clearing Requirements for Over-the-Counter Interest Rate and Credit Default Swap Contracts (06/07/2013)	✓			
<u>Supervisory Insights Summer 2013</u> – Credit Risk Assessment of Bank Investment Portfolios (06/06/2013)	✓			
<u>PR-41-2012</u> Volcker Rule Conformance Period Clarified (04/19/2012)	✓			
<u>PR-113-2011</u> Agencies Issue Guidance on Third Party Credit Risk Management (07/05/2011)	✓			
<u>FIL-20-2009</u> Risk Management of Investments in Structured Credit Products (04/30/2009)	✓			
<u>PR-108-2008</u> Agencies Announce Decision on Impact of Tax Change on Indirect Investments in Fannie Mae and Freddie Mac Preferred Stock (10/31/2008)	✓			
<u>PR-102-2008</u> Agencies Announce Decision on Regulatory Capital Impact of Emergency Economic Stabilization Act of 2008 on Fannie Mae and Freddie Mac Preferred Stock (10/17/2008)	✓			
<u>FIL-93-2008</u> Investments in Fannie Mae and Freddie Mac Equity Securities (09/18/2008)	✓			
<u>FIL-89-2008</u> Securities Activities of Banks – Exceptions and Exemptions for Banks from the Definition of “Broker” (09/10/2008)		✓		
<u>PR-60-2008</u> FDIC Board Approves Final Covered Bond Policy Statement (07/15/2008)	✓			
<u>PR-3-2007</u> Agencies Issue Final Statement Concerning Elevated Risk Complex Structured Finance Activities (01/05/2007)	✓			
<u>FIL 12-2006</u> Hurricane Katrina Examiner Guidance: Interagency Supervisory Guidance for Institutions Affected by Hurricane Katrina (02/03/2006)	✓			

REFERENCE MATERIAL
(Statutes, Regulatory Guidance, Supervisory Memorandums, Select Legal Opinions)
#13 – INVESTMENT SECURITIES

CITE	ALL STATE BANKS	NON- FED MEM	STATE FED MEM	REF ONLY
<u>FIL 39-2005</u> <i>Interagency Guidance on Accounting and Reporting for Commitments to Originate and Sell Mortgage Loans – Application of FAS No. 133, Accounting for Derivative Instruments and Hedging Activities (5/03/2005)</i>	✓			
<u>FIL 70-2004</u> <i>Interagency Policy on the Classification of Assets and Appraisal of Securities (6/15/2004)</i>	✓			
<u>FIL 59-2004</u> <i>Examiner Guidance on Agency-Issued Step-Up Bonds and Other Structured Note Holdings (5/27/2004)</i>		✓		
<u>FIL 88-2000</u> <i>Examination Treatment for Certain Types of Credit-Linked Notes (12/20/2000)</i>		✓		
<u>FIL 81-97</u> – <i>Securities Lending (8/18/1997)</i>		✓		
<i>FIL 62-96 Supervisory Guidance for Credit Derivatives (8/19/1996)</i>				4
<i>FIL 78-95 Implementation Guidance on Accounting for Investment Securities (11/17/1995)</i>		✓		
<i>FIL 29-95 Waiver of Burdensome Disclosures for Certain Securities Transactions for Bank Customers (4/7/1995)</i>		✓		
<i>FIL 03-95 Final Rule on Regulatory Capital Treatment of Unrealized Holding Gains and Losses Under FAS 115 (1/5/1995)</i>		✓		
Federal Reserve Issuances				
<u>SR 13-18</u> <i>Uniform Agreement on the Classification and Appraisal of Securities Held by Depository Institutions (10/29/2013)</i> <u>Guidance</u>			✓	
<u>SR 12-15</u> <i>Investing in Securities without Reliance on Nationally Recognized Statistical Rating Organization Ratings (11/15/2012)</i>			✓	
<u>SR 11-7</u> <i>Guidance on Model Risk Management (04/04/2011)</i>			✓	
<u>Press Release</u> – Board Releases “Small Entity Compliance Guide for Regulation R” (08/29/2008)			✓	
<i>SR 00-9 Supervisory Guidance on Equity Investment and Merchant Banking Activities (6/22/2000)</i>			✓	
<i>SR 96-17 Supervisory Guidance for Credit Derivatives (8/12/1996)</i>			✓	
<i>SR 95-17 Evaluating the Risk Management and Internal Controls of Securities and Derivative Contracts Used in Nontrading Activities (3/20/1995)</i>			✓	

REFERENCE MATERIAL
(Statutes, Regulatory Guidance, Supervisory Memorandums, Select Legal Opinions)
#13 – INVESTMENT SECURITIES

CITE	ALL STATE BANKS	NON- FED MEM	STATE FED MEM	REF ONLY
SR 93-69 <i>Examining Risk Management and Internal Controls for Trading Activities of Banking Organizations</i> (12/20/1993)			✓	
FFIEC Issuances				
<u>FIL-7-2006</u> <i>Revisions to Reports of Condition and Income (Call Reports)</i> (01/27/2006)	✓			
Press Release - <u>Additional Guidance For Financial Institutions in Response to Hurricanes Katrina and Rita</u> (10/06/2005)	✓			
<u>Supervisory Policy Statement on Investment Securities and End-User Derivatives Activities</u> (4/23/1998)	✓			
Supervisory Policy on Securities Lending (7/21/1997)	✓			
Comptroller of the Currency Issuances				
<u>OCC 2012-18</u> – <i>Alternatives to the Use of External Credit Ratings in the Regulations of the OCC: <u>Final Rules</u> and Guidance</i> (6/26/2012).	✓			
<u>Guidance on Due Diligence Requirements in Determining Whether Securities are Eligible for Investment</u> (6/13/2012)	✓			
<u>OCC 2009-15</u> – <i>Investment Securities: Risk Management and Lessons Learned</i> (5/22/2009).	✓			
<u>NR 2008-93</u> <i>The Joint Forum paper entitled, “Credit Risk Transfer – Developments from 2005 to 2007”</i> (07/31/2008)				✓
<u>NR 2004-53</u> <i>OCC Cautions National Banks About Long-Term Interest Rate Risks</i> (7/1/2004)				✓
<u>OCC 2004-25</u> <i>Uniform Agreement on the Classification of Securities</i> (6/16/2004)	✓			
<i>OCC 2002-19 Unsafe and Unsound Investment Portfolio Practices: Supplemental Guidance</i> (5/22/2002)				✓
<i>OCC 2001-34 Investment Securities; Bank Activities and Operations; Leasing</i> (7/13/2001)				✓
<i>OCC 98-41 Risk-Based Capital-Unrealized Gains on Equity Securities</i> (9/9/1998)				✓
<i>OCC 98-20 Investment Securities Policy Statement</i> (4/27/1998)				✓
<i>OCC 98-6 Repurchase Agreements</i> (2/19/1998)				✓
<i>Banking Circular 277 – Risk Management of Financial Derivatives</i> (10/27/1993)				✓

REFERENCE MATERIAL
(Statutes, Regulatory Guidance, Supervisory Memorandums, Select Legal Opinions)
#13 – INVESTMENT SECURITIES

CITE	ALL STATE BANKS	NON- FED MEM	STATE FED MEM	REF ONLY
<i>An Examiner's Guide to Investment Products and Practices (12/1992)</i>				✓
<i>BC-127 Uniform Agreement on the Classification of Assets and Appraisal of Securities Held by Banks (4/26/1991)</i>				✓
<i>Banking Circular 216 – Securities Denominated in Foreign Currencies (9/11/1986)</i>				✓
<i>Banking Circular 196 – Securities Lending (5/7/1985)</i>				✓
GENERALLY ACCEPTED ACCOUNTING PRINCIPLES				
<u>ASU 2011-11 - Accounting Standards Update - Disclosures about Offsetting Assets and Liabilities (12/2011)</u>	✓			
<u>ASU 2011-04 Accounting Standards Update - Amendments to Achieve Common Fair Value Measurement and Disclosure Requirements in U.S. GAAP and IFRSs (05/12/2011)</u>	✓			
<u>ASU 2011-03 Accounting Standards Update - Transfers and Servicing (Topic 860): Reconsideration of Effective Control for Repurchase Agreements. (04/29/2011)</u>	✓			
<u>ASU 2010-06 Accounting Standards Update- Fair Value Measurements and Disclosures (Topic 820). (01/2010)</u>	✓			
<u>FASB Accounting Standards CodificationTM (07/01/2009)</u>	✓			
<u>FASB Issues Final Staff Positions to Improve Guidance and Disclosures on Fair Value Measurements and Impairments – FSP FAS 157-4; FSP FAS 107-1 and APB 28-1; FASP FAS 115-2 and FAS 124-2 (04/09/2009)</u>	✓			
<u>FASB Staff Position(FSP) EITF 99-20 Amendments to the Impairment Guidance of EITF Issue 99-20 (01/12/2009)</u>	✓			
<u>FSP FAS 157-3 Determining the Fair Value of a Financial Asset When the Market for That Asset is not Active (10/10/2008)</u>	✓			
<u>News Release: FAS 133-1 and Fin 45-4: FASB Staff Position No. 133-1 and FASB Interpretation No. 45 and Clarification of the Effective Date of DASB Statement No. 161 (09/12/2008)</u>	✓			
<u>FASB Statement No. 161. Disclosures about Derivative Instruments and Hedging Activities (03-19-2008)</u>	✓			
<u>FASB Issue No. E23 Statement 133 Implementation Issue (01/10/2008)</u>	✓			
<u>FSP FIN 39-1 Amendment to FASB Interpretation No. 39, Offsetting Amounts Related to Certain Contracts (4/30/2007)</u>	✓			

REFERENCE MATERIAL
(Statutes, Regulatory Guidance, Supervisory Memorandums, Select Legal Opinions)
#13 – INVESTMENT SECURITIES

CITE	ALL STATE BANKS	NON- FED MEM	STATE FED MEM	REF ONLY
<i>FASB No. 157 Fair Value Measurements (09/15/2006)</i>	✓			
<i>FASB Compilation of Changes to Accounting for Derivative Instruments and Hedging Activities Since February 10, 2004 (07/10/2006)</i>	✓			
<i>FAS No. 156 – Accounting for Servicing of Financial Assets (03/17/2006)</i>	✓			
<i>FASB No. 155 – Accounting for Certain Hybrid Financial Instruments (02/06/2006)</i>	✓			
<i>FSP FAS 140-2 Clarification on the Application of Paragraphs 40(b) and 40(c) of FASB Statement No. 140 Accounting for Transfers and Servicing of Financial Assets and Extinguishments of Liabilities (11/2005)</i>	✓			
<i>FSP FAS 115-1 and FAS 124-1 - The Meaning of Other-Than-Temporary Impairment and Its Application to Certain Investments (11/2005)</i>	✓			
<i>FSP Final FASB Staff Position 129-1 Disclosure Requirements about Capital Structure, Relating to Contingently Convertible Securities (4/9/2004)</i>	✓			
<i>FSP Final FASB Staff Position-FIN-45-2 Accounting for a Guarantor's Liability at Fair Value (12/10/2003)</i>				✓
<i>FAS 12 – Accounting for Certain Marketable Securities</i>	✓			
<i>FAS 80 – Accounting for Futures Contracts</i>	✓			
<i>FAS 115 – Accounting for Certain Investments in Debt and Equity Securities</i>	✓			
<i>FAS 133 – Accounting for Derivatives and Hedging Activities</i>	✓			
<i>FAS 134-Accounting for Mortgage-Backed Securities Retained after Securitization of Mortgage Loans Held For Sale by Mortgage Banking Enterprise</i>	✓			
<i>FAS 138-Accounting for Certain Derivative Instruments and Certain Hedging Activities, Amendment to FAS 133</i>	✓			
OTHER RELATED MATERIAL				
<i>Treasury Announces Guaranty Program for Money Market Funds (09/19/2008)</i>				✓
<i>U.S. Treasury Fact Sheet: GSE MORTGAGE BACKED SECURITIES PURCHASE PROGRAM (09/07/2008)</i>				✓
<i>HP-112 U.S. Treasury Releases Best Practices to Encourage Additional Form of Mortgage Finance (07/28/2008)</i>				✓

REFERENCE MATERIAL
(Statutes, Regulatory Guidance, Supervisory Memorandums, Select Legal Opinions)
#14 – LOANS AND LEASES and
#15 - LOAN REVIEW

CITE	APPLICABLE TO:			
	ALL STATE BANKS	NON- FED MEM	STATE FED MEM	REF ONLY
LAWS, RULES, AND REGULATION				
Texas Constitution				
<i>Section 50, Article XVI – Home Equity</i>	✓			
Texas Property Code				
<i>Section 53 (Mechanics Liens)</i>	✓			
Texas Finance Code				
<i>Sec. 32.204 – Loan Production Office</i>	✓			
<i>Sec. 33.109 – Transactions with Management and Affiliates</i>	✓			
<i>Sec. 34.201 – Lending Limits</i>	✓			
<i>Sec. 34.203 – Loan Expenses and Fees</i>	✓			
<i>Sec. 34.204 – Lease Financing Transactions</i>	✓			
Texas Administrative Code				
<i>7 TAC 12.1 – 12.10 –Lending Limits</i>	✓			
<i>7 TAC 12.11 – Calculation of Lending Limit</i>	✓			
<i>7 TAC 12.12 - Credit Exposure Arising from Derivative and Securities Financing Transactions</i>	✓			
<i>7 TAC 12.31 – Loans Secured by Affiliate Issued Securities</i>	✓			
<i>7 TAC 12.32 - Loan Fees and Charges</i>	✓			
FDIC Laws & Regulations				
<i>Federal Deposit Insurance Act, Section 18(j) – Restrictions on Transactions with Affiliates and Insiders</i>		✓		
<i>12 CFR 308 Subpart R – Submission and Review of Safety and Soundness</i>		✓		
<i>12 CFR 323 – Real Estate Appraisals</i>		✓		
<i>12 CFR 337 – Unsafe and Unsound Banking Practices</i>		✓		
<i>12 CFR 364 – Standards for Safety and Soundness</i>		✓		

REFERENCE MATERIAL
(Statutes, Regulatory Guidance, Supervisory Memorandums, Select Legal Opinions)
#14 – LOANS AND LEASES and
#15 - LOAN REVIEW

CITE	ALL STATE BANKS	NON- FED MEM	STATE FED MEM	REF ONLY
<p><i>12 CFR 365 – Real Estate Lending Standards</i></p> <p>Federal Reserve Laws & Regulations</p> <p><i>12 USC 375 a & b – Purchases from Directors; Sales to Directors</i></p> <p><i>Regulation W – Restrictions on Transactions with Affiliates</i></p> <p><i>12 CFR 208 (Regulation H) Subpart C – Real Estate Lending</i></p> <p><i>12 CFR 208 (Regulation H) Appendix D-1 Standards for Safety and Soundness</i></p> <p><i>12 CFR 213 (Regulation M) – Consumer Leasing</i></p> <p><i>12 CFR 221 (Regulation U) – Credit By Banks and Persons other than Brokers or Dealers for the Purpose of Purchasing or Carrying Margin Stock</i></p> <p><i>12 CFR 215 (Regulation O) – Loans to Executive Officers, Directors, and Principal Shareholders of Member Banks</i></p> <p><i>12 CFR 225 (Regulation Y) Subpart G – Appraisal Standards for Federally Related Transactions</i></p> <p>Comptroller of the Currency Laws & Regulations</p> <p><i>12 CFR 32 – Lending Limits (applicable to state banks in certain instances)</i></p>	<p>✓</p> <p>✓</p> <p>✓</p> <p>✓</p> <p>✓</p> <p>✓</p> <p>✓</p> <p>✓</p> <p>✓</p>		<p>✓</p> <p>✓</p> <p>✓</p> <p>✓</p> <p>✓</p> <p>✓</p> <p>✓</p> <p>✓</p>	
<p>POLICY ISSUANCES</p> <p>Department Policy Memorandum</p> <p><u>Regulatory Guidance 3010</u> - Effects of Financial Accounting Standard No. 166 on the Legal Lending Limit (09/13/2010)</p> <p><u>Regulatory Guidance 3009</u> – Loan Participation Risks (08/05/2009)</p> <p><u>Legal Opinion No. 08-03</u> – Application of Legal Lending Limits to the Guarantor of an Existing Loan and a Proposed New Loan (07/31/2008)</p> <p><u>Regulatory Guidance 3008</u> – Residential Mortgage Fraud (01/14//2008)</p> <p><u>News Release – Legislative Changes Affecting the Legal Limit Calculations</u> (08/17/2007)</p>	<p>✓</p> <p>✓</p> <p>✓</p> <p>✓</p> <p>✓</p>			

REFERENCE MATERIAL
(Statutes, Regulatory Guidance, Supervisory Memorandums, Select Legal Opinions)
#14 – LOANS AND LEASES and
#15 - LOAN REVIEW

CITE	ALL STATE BANKS	NON- FED MEM	STATE FED MEM	REF ONLY
<i>See Legal Opinions under Topic Index V. Legal Lending and Investment Limits in the Law and Guidance Manual</i>	✓			
<i>SM 1001 – Rating Systems for Commercial Banks, Trust Departments, Foreign Bank Agencies, and Electronic Data Processors</i>	✓			
<i>SM 1011 – Policy for Temporary Mortgage Purchase Programs</i>	✓			
FDIC Issuances				
<u>FIL-9-2014</u> <i>Interagency Consumer Compliance Examination Procedures for Mortgage Rules Pursuant to the Dodd-Frank Wall Street Reform and Consumer Protection Act (Dodd-Frank Act) (02/25/2014)</i>	✓			✓
<u>FIL-59-2013</u> <i>Supervisory Approach for Qualified and Non-Qualified Mortgage Loans (12/13/2013)</i>	✓			
<u>PR 116-2013</u> <i>Agencies Issue Final Rule to Exempt Subset of Higher-Priced Mortgage Loans from Appraisal Requirements (12/12/2013)</i>	✓			
<u>PR 105-2013</u> <i>FDIC Issues Final Guidance Regarding Deposit Advance Products (11/21/2013)</i>	✓			
<u>FIL-50-2013</u> <i>Troubled Debt Restructurings Interagency Supervisory Guidance (10/24/13)</i> <u>Guidance</u>	✓			
<u>PR-89-2013</u> <i>Credit Risk in the Shared National Credit Portfolio Unchanged (10/10/2013)</i>	✓			
<u>Interagency Guidance on Leveraged Lending</u> (03/22/2103)	✓			
<u>FIL-38-2012</u> <i>FDIC Advisory on Effective Credit Risk Management Practices for Purchased Loan Participations (09/12/2012)</i>	✓			
<u>FIL-10-2012</u> <i>Revisions to the Consolidated Reports of Condition and Income for March and June 2012 (03/02/2012)</i>	✓			
<u>FIL-71-2011</u> <i>Seminar on Commercial Real Estate Loan Workouts and Related Accounting Issues (11/23/2011)</i> <u>Transcript of Seminar</u>	✓			
<u>PR 163-2011</u> <i>Agencies Release Guidance and Proposed Revisions to Interagency Questions and Answers Regarding Flood Insurance (10/14/2011)</i>	✓			
<u>FIL-90-2010</u> <i>Underwriting Standards for Small Business Loans Originated Under the Small Business Lending Fund Program (12/23/2010)</i> <u>Guidance</u> (12/23/2010)	✓			

REFERENCE MATERIAL
(Statutes, Regulatory Guidance, Supervisory Memorandums, Select Legal Opinions)
#14 – LOANS AND LEASES and
#15 - LOAN REVIEW

CITE	ALL STATE BANKS	NON- FED MEM	STATE FED MEM	REF ONLY
<u>FIL-85-2010</u> <i>Prudent Management of Agricultural Credit Through Farming and Economic Cycles (12/14/2010)</i>	✓			
<u>PR-261-2010</u> <i>Final Appraisal and Evaluation Guidelines (12/02/2010)</i>	✓			
<u>FIL-46-2010</u> <i>Guidance to Help Financial Institutions and Facilitate Recovery in Areas of Texas Affected by Hurricane Alex (08/05/2010)</i>	✓			
<u>PR-170-2010</u> <i>Federal Agencies Issue Final Rules to Implement S.A.F.E. Act Requirements for Registration of Mortgage Loan Originators (07/28/2010)</i>	✓			
<u>PR-155-2010</u> <i>Regulators Issue Statement to Assist Financial Institutions and Customers Affected by Deepwater Horizon Oil Spill (07/14/2010)</i>				✓
<u>FIL-37-2010</u> <i>Alert on FHFA Statement Relative to Concerns with Certain Energy Lending Programs (06/07/2010)</i>	✓			
<u>FIL-23-2010</u> <i>Lapse of FEMA Authority to Issue Flood Insurance Policies (05/07/2010)</i>	✓			
<u>PR 29-2010</u> <i>Regulators Issue Statement on Lending to Creditworthy Small Businesses (02/05/2010)</i>	✓			
<u>FIL-74-2009</u> <i>Regulation Z – Open-End Consumer Credit Changes: Notice of Statutory Amendment; Additional Guidance (12/23/2009)</i>	✓			
<u>FIL-67-2009</u> <i>Final Rule for Mortgages Modified Under the Making Home Affordable Program (11/27/2009)</i>	✓			
<u>FIL-64-2009</u> <i>Registration of Residential Mortgage Loan Originators (Part 365, Subpart B) (11/13/2009)</i>	✓			
<u>PR-204-2009</u> <i>Agencies Issue Final Rule for Mortgage Loans Modified Under the Home Affordable Mortgage Program (11/13/2009)</i>	✓			
<u>FIL-61-2009</u> <i>Guidance on Prudent Commercial Real Estate Loan Workouts (10-30-2009)</i>	✓			
<u>PR-175-2009</u> <i>Credit Quality Declines in Annual Shared National Credits Review (9/24/09)</i>	✓			
<u>FIL-45-2009</u> <i>Support for Responsible Loss Mitigation Activities: Servicers' Obligations to Lienholders on Modifying Loans (08/06/2009)</i>	✓			
<u>FIL-42-2009</u> <i>Revised Interagency Questions and Answers Regarding Flood Insurance (07/21/2009)</i>	✓			

REFERENCE MATERIAL
(Statutes, Regulatory Guidance, Supervisory Memorandums, Select Legal Opinions)
#14 – LOANS AND LEASES and
#15 - LOAN REVIEW

CITE	ALL STATE BANKS	NON- FED MEM	STATE FED MEM	REF ONLY
<u>FIL-36-2009</u> <i>Interim Final Rule for Mortgage Loans Modified Under the Making Home Affordable Program (06/26/2009)</i>	✓			
<u>FIL-19-2009</u> <i>Classification Treatment for High Loan-o-Value Residential Refinance Loans (04/30/2009)</i>		✓		
<u>FIL-88-2008</u> <i>Best Practices from the FDIC's Forum on Mortgage Lending for Low-and Moderate-Income Households (09/04/2008)</i>		✓		
<u>FIL-58-2008</u> <i>Home Equity Lines of Credit --Consumer Protection and Risk Management Considerations when Changing Credit Limits and Suggested Best Practices (06/26/2008)</i>		✓		
<u>FIL-22-2008</u> <i>FDIC Stresses Importance of Managing Commercial Real Estate Concentrations (3/17/2008)</i>		✓		
<u>FIL-114-2007</u> <i>Managing Risks Associated with Lapses in Flood Insurance Coverage (12/21/2007)</i>	✓			
<u>FIL-106-2007</u> <i>Mandatory Purchase of Flood Insurance – 2007 Edition of FEMA Booklet (12/06/2007)</i>	✓			
<u>FIL-76-2007</u> <i>Servicing for Mortgage Loans – Loss Mitigation Strategies (9/04/2007)</i>	✓			
<u>FIL-77-2007</u> <i>Servicing for Mortgage Loans – Supplemental Information for Loss Mitigation Strategies (9/04/2007)</i>	✓			
<u>FIL-68-2007</u> <i>Regulatory Relief Guidance to Help Financial Institutions and to Facilitate Recovery in Storm- and Flood- Affected Areas of Texas and Oklahoma (08/14/2007)</i>		✓		
<u>FIL-61-2007</u> <i>Regulatory Relief Guidance to Help Financial Institutions and to Facilitate Recovery in Storm- and Flood- Affected Areas of Oklahoma and Texas (07/06/2007)</i>		✓		
<u>PR-55-2007</u> <i>Federal Financial Regulatory Agencies Issue Final Statement on Subprime Mortgage Lending (06/29/2007)</i>	✓			
<u>PR-52-2007</u> <i>Final Guidelines to State Nonmember Banks on Affordable Small-Dollar Loans (06/19/2007)</i>		✓		
<u>PR-32-2007</u> <i>Federal Regulators Encourage Institutions to Work with Mortgage Borrowers Who are Unable to Make Their Payments (04/17/2007)</i>	✓			
<u>FIL-6-2007</u> <i>FDIC Supervisory Policy on Predatory Lending (1/22/2007)</i>	✓			

REFERENCE MATERIAL
(Statutes, Regulatory Guidance, Supervisory Memorandums, Select Legal Opinions)
#14 – LOANS AND LEASES and
#15 - LOAN REVIEW

CITE	ALL STATE BANKS	NON- FED MEM	STATE FED MEM	REF ONLY
<u>PR-114-2006</u> <i>Final Guidance on Concentrations in Commercial Real Estate Lending (12/06/2006)</i>	✓			
<u>FIL-98-2006</u> <i>Updated Guidelines for An Environmental Risk Program (11/13/2006)</i>	✓			
<u>PR-86-2006</u> <i>Final Guidance on Nontraditional Mortgage Product Risks (09/29/2006)</i>	✓			
<u>FIL-53-2006</u> <i>Revisions to the Uniform Standards of Professional Appraisal Practice (6/23/2006)</i>	✓			
<u>FIL 51-2006</u> <i>Updated Standard Flood Hazard Determination Form (6/21/2006)</i>	✓			
<u>FIL 12-2006</u> <i>Hurricane Katrina Examiner Guidance: Interagency Supervisory Guidance for Institutions Affected by Hurricane Katrina (02/03/2006)</i>	✓			
<u>FIL-130-2005</u> <i>Guidance to Help Financial Institutions in Areas Affected by Wildfires (12/30/2005)</i>	✓			
<u>PR-114-2005</u> <i>Federal Agencies Finalize Fair Credit Reporting Act Rules on Medical Information (11-17-2005)</i>	✓			
<u>FIL 101-2005</u> <i>Regulatory Relief – Information for Bankers in Hurricane Affected Areas (related to appraisals) (10/07/2005)</i>		✓		
<u>FIL 90-2005</u> <i>Residential Tract Development Lending – Frequently Asked Questions – Interagency issuance. (9/08/2005)</i>	✓			
<u>FIL 39-2005</u> <i>Interagency Guidance on Accounting and Reporting for Commitments to Originate and Sell Mortgage Loans – Application of FAS No. 133, Accounting for Derivative Instruments and Hedging Activities (5/03/2005)</i>	✓			
<u>PR 44-2005</u> <i>Agencies Issue Credit Risk Management Guidance for Home Equity Lending (5/16/2005)</i>	✓			
<u>FIL-20-2005</u> <i>Interagency Appraisal Regulations Frequently Asked Questions (3/22/2005)</i>	✓			
<u>FIL-14-2005</u> <i>Payday Lending Programs Revised Examination Guidance (3/2/2005)</i>		✓		
<u>FIL-11-2005</u> <i>Interagency Guidance on Overdraft Protection Programs (2/18/2005)</i>	✓			

REFERENCE MATERIAL
(Statutes, Regulatory Guidance, Supervisory Memorandums, Select Legal Opinions)
#14 – LOANS AND LEASES and
#15 - LOAN REVIEW

CITE	ALL STATE BANKS	NON- FED MEM	STATE FED MEM	REF ONLY
<u>FIL 130-2004</u> <i>Fair and Accurate Credit Transactions Act - Effective Dates (12/13/2004)</i>	✓			
<u>FIL 70-2004</u> <i>Interagency Policy on the Classification of Assets and Appraisals of Securities (6/15/2004)</i>	✓			
<u>FIL 6-04</u> <i>Spousal Signature Provisions of Regulation B (1/13/2004)</i>		✓		
<u>FIL 5-04</u> <i>Amendments to Regulation B (Equal Credit Opportunity) (1/9/2004)</i>		✓		
<u>FIL 84-2003</u> <i>Appraiser Independence/SR 03-18 Independent Appraisal and Evaluation Functions (10/28/2003)</i>	✓			
<i>Press Release-Truth in Lending (8/19/2003)</i>		✓		
<u>PR 70-2003</u> <i>FDIC Issues Examination Guidance for Payday Lending (7/2/2003)</i>		✓		
<u>FIL 15-2003</u> <i>Mortgage Banking Activities (2/25/2003)</i>		✓		
<u>FIL 2-2003</u> <i>Account Management and Loss Allowance Guidance for Credit Card Lending (1/8/2003)</i>		✓		
<u>FIL 20-2001</u> <i>Statement on Appraisal Standards (3/7/2001)</i>		✓		
<u>FIL 9-2001</u> <i>FR SR 01-04 Expanded Examination Guidance for Subprime Lending Programs (1/31/2001)</i>	✓			
<i>FIL 94-99/FR SR 99-26 High Loan-to-Value Residential Real Estate Lending (10/12/1999)</i>	✓			
<i>FIL 20-99/FR SR 99-6 Guidance on Subprime Lending (3/4/1999)</i>	✓			
<i>FIL 110-98 Acquisition, Development, and Construction Lending (10/8/1998)</i>		✓		
<i>FIL 44-97 Risks Associated with Sub-Prime Lending (5/2/1997)</i>		✓		
<i>FIL 36-97 Consumer Leasing Act (4/17/1997)</i>		✓		
<i>FIL 61-96 – Analysis and Classification of Agricultural Credits (8/9/1996)</i>		✓		
<i>FIL 5-95 Exceptions to Officer Loan Limits (1/5/1995)</i>		✓		
<i>FIL 14-93 Guidelines for An Environmental Risk Program</i>		✓		
Federal Reserve Issuances				

REFERENCE MATERIAL
(Statutes, Regulatory Guidance, Supervisory Memorandums, Select Legal Opinions)
#14 – LOANS AND LEASES and
#15 - LOAN REVIEW

CITE	ALL STATE BANKS	NON- FED MEM	STATE FED MEM	REF ONLY
<u>SR 13-17</u> <i>Interagency Supervisory Guidance Addressing Certain Issues Related to Troubled Debt Restructurings (10/24/13)</i> <u>Guidance</u>			✓	
<u>CA 13-7</u> <i>Statement on Deposit Advance Products (04/25/2013)</i>			✓	
<u>SR 12-13</u> <i>FFIEC Statement on the Impact of Drought Conditions on Financial Institutions (10/19/2012)</i>			✓	
<u>SR 11-15</u> <i>Disposal of Problem Assets through Exchanges (12/21/2011)</i>	✓			
Press Release – <u>Interim Final Rule on Real Estate Appraisal</u> (10/18/2010)	✓			
<u>SR-10-14</u> <i>Implementation of Registration Requirements for Federal Mortgage Loan Originators (08/02/2010)</i>			✓	
Press Release – <u>Federal Reserve Approves Final Rules to Protect Credit Card Users from a Number of Costly Practices</u> (01/12/2010)				✓
Press Release – <u>Agencies Issue Final Rules on Risk-Based Pricing Notices</u> (12/22/2009)				✓
<u>SR 09-7</u> <i>Prudent Commercial Real Estate Loan Workouts (10/30/2009)</i>			✓	
Press Release – <u>Board Issues Interim Final Rule Amending Credit Card Provisions of Regulation Z (Truth in Lending)</u> (07/15/2009)			✓	
Press Release – <u>Final Rule Amending Home Mortgage Provisions of Regulation Z (Truth in Lending)</u> (07/14/2008)			✓	
Press Release - <u>Final Rule to Implement Section 601 of the Financial Services Regulatory Relief Act of 2006</u> – Regulation O (05/29/2007)			✓	
Legal Interpretation – <u>Application of Regulation O to Credit Cards Issued to Bank Insiders</u> (05/22/2006)			✓	
<u>SR 05-24</u> <i>Interagency Questions and Answers to Financial Institutions in Response to Hurricanes Katrina and Rita (12/02/2005)</i>		✓	✓	
Press Release – <u>Waiver of Appraisal Requirements for Financial Institutions Affected by Hurricanes Katrina and Rita</u> (10/06/2005)			✓	
Press Release – <u>Publication of Amendments Addressing Overdraft Protection, Regulation DD</u> (5/19/2005)			✓	
<u>SR 04-7</u> <i>SEC Guidance on the Potential Liability of Financial Institutions for Securities Law Violations Arising from Deceptive Structures Finance Products and Transactions (5/14/2004)</i>			✓	

REFERENCE MATERIAL
(Statutes, Regulatory Guidance, Supervisory Memorandums, Select Legal Opinions)
#14 – LOANS AND LEASES and
#15 - LOAN REVIEW

CITE	ALL STATE BANKS	NON- FED MEM	STATE FED MEM	REF ONLY
<i>Press Release-Truth in Lending (8/19/2003)</i>			✓	
<i>Press Release-Regulation C (Home Mortgage Disclosure Act) (5/23/2003)</i>			✓	
<i>SR 03-4 Mortgage Banking Activities (2/25/2003)</i>			✓	
<i>SR 01-12 Loans Held for Sale (5/1/2001)</i>			✓	
<i>SR 99-25 Minimum Documentation Standards for Loan Line Sheets (9/29/1999)</i>			✓	
<i>SR 99-24 Loan Write-up Standards for Assets Criticized during Examinations (9/29/1999)</i>			✓	
<i>SR 98-18 Lending Standards for Commercial Loans (6/23/1998)</i>			✓	
<i>SR 95-36 Bank Lending Terms and Standards (6/19/1995)</i>			✓	
<i>SR 94-15 (FIS) Minimum Documentation Standards for Line Sheets (2/24/1994)</i>			✓	
<i>SR 93-26 Documentation of Loans to Small and Medium Sized Businesses and Farms (3/30/1993)</i>			✓	
<i>SR 93-33 Guidelines for Real Estate Lending Policies (3/11/1993)</i>			✓	
<i>SR 91-25 & 24 Policy Statement on the Review and Classification of Commercial Real Estate Loans (11/7/1991)</i>			✓	
FFIEC Issuances				
<i>FFIEC Statement on the Impact of Drought Conditions on Financial Institutions (10/19/2012)</i>	✓			
<i>Press Release -<i>Additional Guidance For Financial Institutions in Response to Hurricanes Katrina and Rita</i> (10/06/2005)</i>	✓			
Comptroller of the Currency Issuances				
<i>OCC 2014-4 Secured Consumer Debt Discharged in Chapter 7 Bankruptcy – Supervisory Expectations (02/14/2014)</i>				✓
<i>OCC Handbook – Mortgage Banking (02/7/2014)</i>				✓
<i>OCC Handbook – Insider Activities (November 2013)</i>				✓
<i>OCC 2013-182 Final Guidance Regarding Deposit Advance Products (11/21/2013) <u>Guidance</u>.</i>				✓

REFERENCE MATERIAL
(Statutes, Regulatory Guidance, Supervisory Memorandums, Select Legal Opinions)
#14 – LOANS AND LEASES and
#15 - LOAN REVIEW

CITE	ALL STATE BANKS	NON- FED MEM	STATE FED MEM	REF ONLY
<u>OCC 2013-1</u> <i>Lending Limits: Compliance Extension Final Rule (01/4/13)</i>				✓
<u>OCC Handbook – Concentrations of Credit</u> (December 2011)				✓
<u>OCC Handbook – Leveraged Lending</u> (February 2008)				✓
<u>OCC 2005-3</u> <i>Standards for National Bank's Residential Mortgage Lending Practices (2/2/2005)</i>				✓
<u>Advisory Letter 2004-11</u> <i>Electronic Consumer Disclosures and Notices(10/1/2004)</i>				✓
<u>Advisory Letter 2004-10</u> <i>Credit Card Marketing and Account Management Practices (9/14/2004)</i>				✓
<u>OCC 2004-39</u> <i>Risk Management Practices to Exercise when Purchasing Tax Lien Certificates (8/31/2004)</i>				✓
<u>News Release 2004-3</u> <i>Final Rules on National Bank Preemption and Visitorial Powers; Includes Strong Standard to Keep Predatory Lending out of National Banks (1/7/2004)</i>				✓
<u>Advisory Letter 2003-3</u> <i>Avoiding Predatory and Abusive Lending Practices in Brokered and Purchased Loans (2/21/2003)</i>				✓
<u>Advisory Letter 2000-10</u> <i>Payday Lending (11/27/2000)</i>				✓
<u>Advisory Letter 2000-7</u> <i>Abusive Lending Practices (7/26/2000)</i>				✓
U.S. Treasury Issuances				
<u>Press Release</u> <i>Relief for Responsible Homeowners: Treasury Announces Requirements for the Making Home Affordable Program (03/04/2009)</i>	✓			
<u>Making Home Affordable – Summary of Guidelines</u> (03/04/2009)	✓			
<u>Home Affordable Modification Program Guidelines</u> (03/04/2009)	✓			
U.S. Treasury-FinCEN				
<u>2009 Mortgage Loan Fraud Study</u> - <i>FinCEN Reports Suspicious Activity Related to Mortgage Fraud in 2009 (07/19/2010)</i>				✓
<u>Press Release</u> : <i>FinCEN Warns Lenders to Guard Against Home Equity Conversion Mortgage Fraud Schemes (04/27/2010)</i>	✓			

REFERENCE MATERIAL

#14 – LOANS AND LEASES and

#15 - LOAN REVIEW

CITE	ALL STATE BANKS	NON- FED MEM	STATE FED MEM	REF ONLY
<u>FIN-2010-A005</u> : Advisory to Financial Institutions Filing Suspicious Activity Reports Regarding Home Equity Conversion Mortgage Fraud Schemes (04/27/2010)	✓			
<u>FinCEN Mortgage Fraud Report – Growth in Mortgage Repurchases Increases Fraud Detection</u> (02/25/2009)				✓
<u>FinCEN Assessment Reveals Suspected Mortgage Loan Fraud Continues to Rise</u> (11/03/2006)				✓
GENERALLY ACCEPTED ACCOUNTING PRINCIPLES				
<u>ASU 2014-04</u> FASB Accounting Standards Update - Receivables— Troubled Debt Restructurings by Creditors (Subtopic 310-40) (01/17/2014)	✓			
<u>ASU 2011-02</u> Receivables (Topic 310): A Creditor’s Determination of Whether a Restructuring Is a Troubled Debt Restructuring. (04/05/2011)	✓			
<u>ASU 2010-18</u> Receivables (Topic 310): Effect of a Loan Modification When the Loan Is Part of a Pool That Is Accounted for as a Single Asset— a consensus of the FASB Emerging Issues Task Force (04/28/2010)	✓			
<u>FASB Issues Statements 166 and 167</u> Pertaining to Securitizations and Special Purpose Entities (06/12/2009)	✓			
<u>FASB Accounting Standards Codification</u> TM (07/01/2009)	✓			
<u>FASB Staff Position FAS 13-2</u> – Accounting for a Change or Projected Change in the Timing of Cash Flows Relating to Income Taxes Generated by a Leveraged Lease Transaction. Amends FASB No 13, Accounting for Leases (7/13/2006)				
ASC 825 – Financial Instruments (Replaces FSP SOP 94-6-1 Terms of Loan Products that May Give Rise to a Concentration of Credit Risk)	✓			
ASC 460-Guarantees (Replaces FSP FIN 45-3 – Minimum Revenue Guarantees Granted to a Business or Its Owners)				✓
ASC 310- Receivables and ASC 470 – Debt (Replaces FAS 15 – Troubled Debt Restructuring)	✓			
<u>FAS 91</u> – Accounting for Nonrefundable Fees and Costs Associated with Originating or Acquiring Loans	✓			
<u>FAS 114</u> – Accounting by Creditors for Impairment of a Loan (5/93)	✓			

REFERENCE MATERIAL
(Statutes, Regulatory Guidance, Supervisory Memorandums, Select Legal Opinions)
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CITE	ALL STATE BANKS	NON- FED MEM	STATE FED MEM	REF ONLY
<u>FAS 118</u> – Accounting by Creditors for Impairment of a Loan – Income Recognition and Disclosures (Amendment to FAS 114)(10/94)	✓			
OTHER RELATED MATERIAL				
Department of Insurance <u>Commissioner's Bulletin B0049-10</u> Evidence of Commercial Property Insurance (11/24/2010)				✓
<u>CSBS and AARMR Issue Model Examination Guidelines for State-Licensed Subprime Mortgage Lenders and Mortgage Brokers</u> (07/31/2007)				✓

REFERENCE MATERIAL
(Statutes, Regulatory Guidance, Supervisory Memorandums, Select Legal Opinions)
#16 – MANAGEMENT

APPLICABLE TO:

CITE	ALL STATE BANKS	NON- FED MEM	STATE FED MEM	REF ONLY
LAWS, RULES, AND REGULATION				
Texas Finance Code				
<i>Sec. 32.002 – Articles of Association of State Bank</i>	✓			
<i>Sec. 32.101 – Amendment or Restatement of State Bank Articles of Association</i>	✓			
<i>Sec. 33.102 – By Laws</i>	✓			
<i>Sec. 33.103 – Board of Directors, Managers, or Managing Participants</i>	✓			
<i>Sec. 33.105 – Required Monthly Board Meeting</i>	✓			
<i>Sec. 33.106 – Officers</i>	✓			
<i>Sec. 33.109 – Transactions with Management and Affiliates</i>	✓			
Texas Administrative Code				
<i>7 TAC 3.22 – Sale or Lease Agreements with An Officer, Director, Principal Shareholder, or Affiliate</i>	✓			
Texas Business Corporations Act – Refer to Business Organizations Code after January 1, 2010				
<i>Article 2.02-1 Power to Indemnify and to Purchase indemnity Insurance; Duty to Indemnify</i>	✓			
<i>Article 2.22-1 Shareholders Preemptive Rights</i>	✓			
<i>Article 2.23 By Laws</i>	✓			
<i>Article 2.24 Meetings of Shareholders</i>	✓			
<i>Article 2.28 Quorum of and Voting by Shareholders</i>	✓			
<i>Article 2.35 Quorum of and Action by Directors</i>	✓			
<i>Article 4.02 Procedure to Amend Articles of Incorporation</i>	✓			
<i>Article 9.10 Actions Without A Meeting: Telephone Meetings</i>	✓			
FDIC Laws & Regulations				
<i>Section 18(j) of the FDI Act – Restriction on Transactions with Affiliates and Insiders</i>		✓		

REFERENCE MATERIAL

(Statutes, Regulatory Guidance, Supervisory Memorandums, Select Legal Opinions)

#16 – MANAGEMENT

CITE	ALL STATE BANKS	NON- FED MEM	STATE FED MEM	REF ONLY
<i>12 CFR 308 Subpart R – Submission and Review of Safety and Soundness Compliance Plans and Issuance of orders to Correct Safety and Soundness Deficiencies</i>		✓		
<i>12 CFR 337 – Unsafe and Unsound Banking Practices</i>		✓		
<i>12 CFR 348 – Management Official Interlocks</i>		✓		
<i>12 CFR 359 – Golden Parachute and Indemnification Payments</i>	✓			
<i>12 CFR 364 – Standards for Safety and Soundness</i>		✓		
Federal Reserve Laws & Regulations				
<i>12 CFR 208 (Regulation H) Subpart D – Standards for Safety and Soundness</i>			✓	
<i>12 CFR 212 (Regulation L) – Management Official Interlocks</i>			✓	
<i>12 CFR 215 (Regulation O) – Loans to Executive Officers, Directors, and Principal Shareholders</i>			✓	
<i>12 CFR 263 Subpart I – Submission and Review of Safety and Soundness Deficiencies</i>			✓	
<i>12 USC 375 – Purchases From Directors, Sales to Directors</i>			✓	
<i>12 USC 375a – Loans to Executive Officers of Banks</i>			✓	
<i>12 USC 375b – Extensions of Credit to Executive Officers, Directors, and Principal Shareholders of Member Banks</i>			✓	
<i>12 USC 376 – Rate of Interest Paid to Directors, etc.</i>			✓	
<i>12 CFR 218 (Regulation R) – Directors Engaged in the Underwriting, Sale, or Distribution of Stocks, Bonds, or Similar Securities</i>			✓	
<i>12 CFR 225.4(d) (Regulation Y) – Tie-Ins of Services Authorized by the Board of Directors</i>			✓	
POLICY ISSUANCES				
Department Policy Memorandum				
<i>SM 1001 – Rating Systems for Commercial Banks, Trust Departments, Foreign Bank Agencies, and Electronic Data Processors</i>	✓			
<i>SM 1009 – Business Plans and Strategic Planning</i>	✓			

REFERENCE MATERIAL
(Statutes, Regulatory Guidance, Supervisory Memorandums, Select Legal Opinions)
#16 – MANAGEMENT

CITE	ALL STATE BANKS	NON- FED MEM	STATE FED MEM	REF ONLY
<i>RG 3001 - Regulatory Guidance on Senate Bill 626-Amendments of Code of Criminal Procedure, Chapter 59</i>	✓			
FDIC Issuances				
<u>FIL-14-2012</u> <i>Guidelines Regarding the Copying and Removal of Confidential Financial Institution Information (03/19/2012)</i>	✓			
<u>PR-3-2012</u> <i>FDIC Board Approves Final Rule Requiring Resolution Plans for Insured Depository Institutions Over \$50 Billion (01/17/2012)</i>	✓			
<u>FIL-66-2010</u> <i>Guidance on Golden Parachute Applications (10/14/2010)</i>	✓			
<u>PR-138-2010</u> <i>Federal Reserve, OCC, OTS, FDIC Issue Final Guidance on Incentive Compensation (06/21/2010)</i>	✓			
<u>FIL-50-2009</u> <i>Enhanced Supervisory Procedures for Newly Insured FDIC-Supervised Depository Institutions (08/28/2009)</i>	✓			
<u>FIL-7-2007</u> <i>Repeal of Certain Reporting Requirements – Part 349 Reports and Public Disclosure of Indebtedness of Executive Officers and Principal Shareholders (1/26/2007)</i>	✓			
<u>FIL-108-2006</u> <i>Elimination of Annual Report on Indebtedness of Executive Officers and Principal Shareholders to Correspondent Banks (FFIEC 004) (12/18/2006)</i>	✓			
<u>FIL-52-2006</u> <i>Guidance on Managing Risks in Outsourcing Relationships with Foreign-Based Third-Party Service Providers (6/21/2006)</i>	✓			
<u>FIL-126-2005</u> <i>Guidance on Filing Notices of Proposed Class Action Settlements (12/31/2005)</i>	✓			
<u>FIL-105-2005</u> <i>Corporate Codes of Conduct – Guidance on Implementing an Effective Ethics Program (10/21/2005)</i>		✓		
<i>FIL-41-2004 Securities Disclosure Requirements (4/15/ 2004)</i>		✓		
<i>FIL 105-96 Adoption of Revised FFIEC Policy Statement on Uniform Financial Institutions Rating System (12/26/1996)</i>	✓			
<i>FIL 60-96 Management Interlocks (8/7/1996)</i>		✓		
<i>FIL 8-96 Limiting “Golden Parachutes” and Indemnification (2/16/1996)</i>		✓		
<i>FIL 52-95 – Vacation Policies (8/3/1995)</i>		✓		
<i>FIL 5-95 – Exceptions to Executive Officers (1/5/1995)</i>		✓		

REFERENCE MATERIAL
(Statutes, Regulatory Guidance, Supervisory Memorandums, Select Legal Opinions)
#16 – MANAGEMENT

CITE	ALL STATE BANKS	NON- FED MEM	STATE FED MEM	REF ONLY
<i>FIL 18-97 Notification of Officer and Director Appointments (3/10/1987)</i>		✓		
Federal Reserve Issuances				
<u>SR 07-7</u> <i>Guidance on Filing Notices of Proposed Class Action Settlements (05/07/2007)</i>			✓	
<u>Press Release – Federal Regulatory Agencies Publish Guide to Help Financial Institutions Comply with Information Security Guidelines</u> (12/14/2005)	✓			
<u>SR 05-23</u> <i>Interagency Guidance on Response Programs for Unauthorized Access to Customer Information and Customer Notice (12/01/2005)</i>	✓			
<i>SR 03-9 Interagency Paper on Sound Practices to Strengthen the Resilience of U.S. Financial System (5/28/2003)</i>			✓	
<i>SR 03-6 Guidance Regarding Restrictions on Institutions in Troubled Condition (4/22/2003)</i>			✓	
<i>Press Release-Regulators Issue Interagency Paper on Sound Practices to Strengthen the Resilience of the U.S. Financial System (4/8/2003)</i>				✓
<i>SR 02-24 Suspicious Activity Report Filing Requirements for Nonbank Subsidiaries of Bank Holding Companies and State Member Banks (12/24/2002)</i>			✓	
<i>SR 96-37 Supervisory Guidance on Required Absences from Sensitive Positions (12/20/1996)</i>			✓	
FFIEC Issuances				
<u>Elimination of Annual Report on Indebtedness of Executive Officers and Principal Shareholders to Correspondent Banks</u> (FFIEC 004) (12/18/2006)	✓			
<i>Joint Interagency Common Questions and Answers on the Revised Uniform Financial Institutions Rating System (12/20/1996)</i>	✓			
Comptroller of the Currency Issuances				
<u>OCC Handbook – Insider Activities</u> (November 2013)				✓
<u>OCC Bulletin 2007-24</u> <i>Management Interlocks – Final Rule (07/16/2007)</i>	✓			
<i>OCC Bulletin 2004-20 Risk Management of New, Expanded, or Modified Bank Products and Services (5/10/2004)</i>				✓
<i>NR 2003-86 OCC Guidance Will Assist Banks in Corporate Governance (10/28/2003)</i>				✓

REFERENCE MATERIAL
(Statutes, Regulatory Guidance, Supervisory Memorandums, Select Legal Opinions)
#16 – MANAGEMENT

CITE	ALL STATE BANKS	NON- FED MEM	STATE FED MEM	REF ONLY
<p><i>OCC Bulletin 2002-38 Bank Supervision Operations-Enforcement Action Policy (8/19/2002)</i></p> <p><i>A Director's guide to Board Reports: Red Flags and Other Points of Interest (9/2000)</i></p> <p><i>The Director's Book: The Role of A National Bank Director (3/1997)</i></p> <p><i>Bank Failure: An Evaluation of the Factors Contributing to the Failure of National Banks (6/1988)</i></p> <p><i>Community Bank Supervision Handbook (8/2001)</i></p> <p><i>Conflicts of Interest Handbook (6/2002)</i></p> <p>U.S. Treasury Issuances</p> <p><u>TG-15 Treasury Announces New Restrictions on Executive Compensation (02/04/2009)</u></p> <p><u>HP-1364 Treasury Issues Additional Executive Compensation Rules Under TARP (01/16/2009)</u></p>				<p>✓</p> <p>✓</p> <p>✓</p> <p>✓</p> <p>✓</p> <p>✓</p>
<p>GENERALLY ACCEPTED ACCOUNTING PRINCIPLES</p> <p><u>FASB Accounting Standards CodificationTM (07/01/2009)</u></p> <p><i>Final FASB Staff Position-FAS 146-1 Determining whether a One-Time Termination benefit offered in connection with an exit or disposal activity is, in substance, an enhancement to an ongoing benefit arrangement.(9/03/2003)</i></p>	✓			<p>✓</p>
<p>OTHER RELATED MATERIAL</p> <p><i>FDIC's <u>Supervisory Insights- Summer 2006</u> - Topics Include: Operational Risk and Disaster Planning (6/30/2006)</i></p> <p><i>FFIEC - <u>Lessons Learned from Hurricane Katrina: Preparing Your Institution for a Catastrophic Event</u> (6/15/2006)</i></p> <p><i>CSBS – <u>Information Security Manual for Community Banks</u> (05/25/2006)</i></p>				<p>✓</p> <p>✓</p> <p>✓</p>

REFERENCE MATERIAL
(Statutes, Regulatory Guidance, Supervisory Memorandums, Select Legal Opinions)
#17 – OTHER ASSETS

CITE	APPLICABLE TO:			
	ALL STATE BANKS	NON- FED MEM	STATE FED MEM	REF ONLY
LAWS, RULES, AND REGULATION Texas Finance Code <i>Sec. 34.106 – Investments for Public Welfare</i> Texas Administrative Code FDIC Laws & Regulations <i>12 CFR 325.5(g) Miscellaneous Treatment of Deferred Tax Assets</i> Federal Reserve Laws & Regulations <i>12 CFR 208 (Regulation H) Appendix A – Capital Adequacy Guidelines for State Member Banks</i>	✓	✓	✓	
POLICY ISSUANCES Department Policy Memorandum FDIC Issuances <i>FIL-76-2007</i> <i>Servicing for Mortgage Loans – Loss Mitigation Strategies (9/04/2007)</i> <i>FIL-77-2007</i> <i>Servicing for Mortgage Loans – Supplemental Information for Loss Mitigation Strategies (9/04/2007)</i> <i>FIL 131-2002 Interagency Advisory on the Accounting Treatment of Accrued Interest Receivable Related to Credit Card Securitizations (12/4/2002)</i> <i>Transmittal 89-114 Push Down Accounting</i> Federal Reserve Issuances FFIEC Issuances <i>Applicability of FAS 125 for Reporting Purposes in 1997 and the Treatment of Servicing Assets for Regulatory Capital Purposes (12/18/1996)</i> Comptroller of the Currency Issuances <i>OCC Bulletin 95-10 Regulatory Capital Treatment for Deferred Tax Assets (2/15/1995)</i> <i>OCC Bulletin 94-23 Push Down Accounting (4/6/1994)</i>	✓	✓	✓	
				✓
				✓

REFERENCE MATERIAL
(Statutes, Regulatory Guidance, Supervisory Memorandums, Select Legal Opinions)
#17 – OTHER ASSETS

CITE	ALL STATE BANKS	NON- FED MEM	STATE FED MEM	REF ONLY
<i>EC 250 Deferred Income Tax Reporting and Review Procedures (1/12/1990)</i>				✓
GENERALLY ACCEPTED ACCOUNTING PRINCIPLES				
<i>FASB Issues Accounting Standards Update No. 2011-08, Intangibles—Goodwill and Other (Topic 350): Testing Goodwill for Impairment. ASU-2011-08. (09/15/2011)</i>	✓			
<i>FASB Accounting Standards CodificationTM (07/01/2009)</i>	✓			
<i>FASB Issues Statements 166 and 167 Pertaining to Securitizations and Special Purpose Entities (06/12/2009)</i>				✓
<i>FSP FAS 140-4 and FIN 46(R)-8 Disclosures by Public Entities (Enterprises) about Transfers of Financial Assets and Interests of Variable Interest Entities (12/11/2008)</i>				✓
<i>FASB No. 141(R), Business Combinations (12/04/2007)</i>				✓
<i>FASB No. 160, Noncontrolling Interests in Consolidated Financial Statements (12/04/2007)</i>				✓
<i>FSP FIN 46(R)-6 – Determining the Variability to be Considered in Applying FASB Interpretation No. 46(R) (04/13/2006)</i>				✓
<i>FSP – Final FASB Staff Position <i>FIN 46 (R) -5</i> relating to Consolidation of Variable Interest Entities –Implicit Variable Interest (03/03/2005)</i>				✓
<i>FSP – Final FASB Staff Position <i>FAS 142-2</i> Goodwill and Other Intangible Assets –Relating to Oil and Gas Producing Entities (9/02/2004)</i>				✓
<i>FSP – Final FASB Staff Position <i>FAS 142-1</i> Goodwill and Other Intangible Assets – Whether Mineral Rights are Tangible or Intangible Assets (4/30/2004)</i>				✓
<i>FSP – Final FASB Staff Position <i>FAS 141-1</i> Business Combinations (4/30/2004)</i>				✓
<i>FSP – Final FASB Staff Position <i>FIN 46 (R) -4</i> relating to Consolidation of Variable Interest Entities (04/30/2004)</i>				✓
<i>FSP – Final FASB Staff Position <i>FIN 46 (R) -3</i> relating to Consolidation of Variable Interest Entities (02/12/2004)</i>				✓
<i>FSP – Final FASB Staff Position <i>FIN 46 (R) -2</i> relating to Consolidation of Variable Interest Entities (02/12/2004)</i>				✓

REFERENCE MATERIAL
(Statutes, Regulatory Guidance, Supervisory Memorandums, Select Legal Opinions)
#17 – OTHER ASSETS

CITE	ALL STATE BANKS	NON- FED MEM	STATE FED MEM	REF ONLY
<i>FSP – Final FASB Staff Position FIN 46 (R) -1 relating to Consolidation of Variable Interest Entities (02/12/2004)</i>				✓
<i>FSP – Final FASB Staff Position 46-8 relating to Consolidation of Variable Interest Entities (12/19/2003)</i>				✓
<i>FSP-Final FASB Staff Position- FIN 46-7 (11/26/2003)</i>				✓
<i>FSP-Final FASB Staff Position 144 (11/11/2003)</i>				✓
<i>FSP-Final FASB Staff Position-FIN 46-6 (10/9/2003)</i>				✓
<i>News Release-FASB Defers Implementation Date for Accounting Guidance on Variable Interest Entities (10/9/2003)</i>				✓
<i>FASB Staff issues five final FASB Staff Positions on FASB Interpretation No. 46, Consolidation of Variable Interest Entities (8/13/2003)</i>	✓			
<i>FAS 140-Accounting of Transfers and Servicing of Financial Assets and Extinguishments of Liabilities-a replacement of FAS 125 (9/2000)</i>	✓			
<i>FAS 109 – Accounting for Deferred Income Taxes</i>	✓			
<i>Millers GAAP Guide, Chapter 23 – Intangible Assets</i>	✓			
OTHER RELATED MATERIAL				

REFERENCE MATERIAL
(Statutes, Regulatory Guidance, Supervisory Memorandums, Select Legal Opinions)
#18– OTHER LIABILITIES

CITE	APPLICABLE TO:			
	ALL STATE BANKS	NON- FED MEM	STATE FED MEM	REF ONLY
LAWS, RULES, AND REGULATION Texas Finance Code Texas Administrative Code FDIC Laws & Regulations Federal Reserve Laws & Regulations				
POLICY ISSUANCES Department Policy Memorandum FDIC Issuances Federal Reserve Issuances FFIEC Issuances Comptroller of the Currency Issuances <i>Examining Circular 250 – Deferred Income Tax Reporting and Review Procedures (1/12/1990)</i>				✓
GENERALLY ACCEPTED ACCOUNTING PRINCIPLES <i>FASB Accounting Standards CodificationTM (07/01/2009)</i> <i>FASB Staff Position FAS No. 132(R)-1 Employers Disclosures about Postretirement Benefit Plan Assets (12/30/2008)</i> <i>FSP Final FAS Staff Position 106-1 – Accounting and Disclosure Requirements Related to the Medicare Prescription Drug, Improvement and Modernization Act of 2003. (1/12/2004)</i> <i>FAS 132 – Employers Disclosures about Pensions and Other Postretirement Benefits (12/23/2003)</i> <i>FAS 109 – Accounting for Income Taxes</i>	✓ ✓ ✓ ✓ ✓			
OTHER RELATED MATERIAL				

REFERENCE MATERIAL
(Statutes, Regulatory Guidance, Supervisory Memorandums, Select Legal Opinions)
#19– OTHER REAL ESTATE

CITE	APPLICABLE TO:			
	ALL STATE BANKS	NON- FED MEM	STATE FED MEM	REF ONLY
LAWS, RULES, AND REGULATION				
Texas Finance Code				
<i>Sec. 33.109 – Transactions With Management and Affiliates</i>	✓			
<i>Sec. 34.003 – Other Real Property</i>	✓			
<i>Sec 34.004 – Nonparticipating Royalty Interests</i>	✓			
Texas Administrative Code				
<i>7 TAC 12.91 – Other Real Estate Owned</i>	✓			
FDIC Laws & Regulations				
<i>12 CFR 323 – Appraisals</i>		✓		
Federal Reserve Laws & Regulations				
<i>12 CFR 225.63 (Regulation Y) Subpart G – Appraisal Standards for Federally Related Transactions; Transactions Requiring a State Certified or Licensed Appraiser</i>			✓	
POLICY ISSUANCES				
Department Policy Memorandum				
<i>SM 1008 – Policy for OREO</i>	✓			
FDIC Issuances				
<i>FIL-82-2010</i> - Interagency Guidance : Appraisal and Evaluation Guidelines (12/2/2010)	✓			
<i>FIL-62-2008</i> Guidance on Other Real Estate (07/01/2008)		✓		
<i>FIL-98-2006</i> Updated Guidelines for an Environmental Risk Program (11/13/2006)		✓		
Federal Reserve Issuances				
<i>SR 10-12</i> Questions and Answers for Federal Reserve-Regulated Institutions Related to the Management of Other Real Estate Owned (06/28/2012)			✓	
<i>Press Release</i> Federal Reserve Board Issues Policy Statement Regarding Rental of Residential Properties Acquired in Foreclosure (04/05/2012)			✓	
<i>SR 11-15</i> Disposal of Problem Assets through Exchanges (12/21/2011)	✓			

REFERENCE MATERIAL
(Statutes, Regulatory Guidance, Supervisory Memorandums, Select Legal Opinions)
#19– OTHER REAL ESTATE

CITE	ALL STATE BANKS	NON- FED MEM	STATE FED MEM	REF ONLY
<i>SR 95-16 Real Estate Appraisal Requirements for Other Real Estate Owned (3/28/1995)</i> FFIEC Issuances <i>Joint Interagency Guidance on Accounting for Dispositions of Other Real Estate Owned (716/1993)</i> Comptroller of the Currency Issuances	✓		✓	
GENERALLY ACCEPTED ACCOUNTING PRINCIPLES <i>FASB Accounting Standards CodificationTM (07/01/2009)</i> <i>ASC Topic 360 – Property, Plant, and Equipment (Replaces FASB 144 – Accounting for the Impairment or Disposal of Long-Lived Assets (superseded SOP 92-3 – Accounting for Foreclosed Assets)</i> <i>ASC 360-20 Real Estate Sales (Replaces FAS 66 – Accounting for Sales of Real Estate)</i> <i>Statement of Position 92-3 – Accounting for Foreclosed Assets</i>	✓ ✓ ✓ ✓			
OTHER RELATED MATERIAL				

REFERENCE MATERIAL

(Statutes, Regulatory Guidance, Supervisory Memorandums, Select Legal Opinions)

#20– OVERDRAFTS, KITE SUSPECT, AND CUTS

CITE	APPLICABLE TO:			
	ALL STATE BANKS	NON- FED MEM	STATE FED MEM	REF ONLY
LAWS, RULES, AND REGULATION				
Texas Finance Code				
Texas Administrative Code				
FDIC Laws & Regulations				
<i>Federal Deposit Insurance Act, Section 18(j) – Restrictions on Transactions With Affiliates and Insiders</i>		✓		
<i>12 CFR 353 Suspicious Activity Reports: Reports of Apparent Crimes Affecting Insured Nonmember Institutions</i>		✓		
<i>12 CFR 337.3 – Unsafe and Unsound Banking Practices: Limits in Extensions of Credit to Executive Officers, Directors, and Principal Shareholders of Insured Nonmember Banks</i>		✓		
Federal Reserve Laws & Regulations				
<i>12 CFR 208.62 (Regulation H) – Reports of Crimes and Apparent Crimes Subpart F-Miscellaneous Requirements</i>			✓	
<i>12 CFR 215 (Regulation O) – Loans to Executive Officers, Directors, and Principal Shareholders of Member Banks</i>			✓	
Comptroller of the Currency Laws & Regulations				
<i>12 CFR 21.11 – Known or Suspected Theft, Embezzlement, Check-Kiting Operations, Defalcation</i>				✓
<i>12 CFR 21 Subpart B-Reports of Suspicious Activities</i>				
POLICY ISSUANCES				
Department Policy Memorandum				
FDIC Issuances				
<u>PR 257-2010</u> <i>Final Guidance on Automated Overdraft Payment Programs (11/24/2010)</i>	✓			
Federal Reserve Issuances				
<i>News Release – <u>Clarifications to Regulation E and Regulation DD Final Rules Pertaining to Overdraft Services</u> (05/28/2010)</i>			✓	
<i>News Release - <u>Final Rules Prohibit Financial Institutions from Charging Consumers Fees for Paying Overdrafts on ATM and One-time Debit Card Transactions</u> (11/12/2009)</i>			✓	

REFERENCE MATERIAL

(Statutes, Regulatory Guidance, Supervisory Memorandums, Select Legal Opinions)

#20 - OVERDRAFTS, KITE SUSPECT, AND CUTS

CITE	ALL STATE BANKS	NON- FED MEM	STATE FED MEM	REF ONLY
<i>News Release – Publication of Amendments Addressing Overdraft Protection, Regulation DD (5/19/2005)</i> FFIEC Issuances Comptroller of the Currency Issuances			✓	
GENERALLY ACCEPTED ACCOUNTING PRINCIPLES				
OTHER RELATED MATERIAL				

REFERENCE MATERIAL
(Statutes, Regulatory Guidance, Supervisory Memorandums, Select Legal Opinions)
#21– PREMISES AND EQUIPMENT

CITE	APPLICABLE TO:			
	ALL STATE BANKS	NON- FED MEM	STATE FED MEM	REF ONLY
LAWS, RULES, AND REGULATION				
Texas Finance Code				
<i>Sec. 32.201 – Conduct of the Business of Banking</i>	✓			
<i>Sec. 32.202 – Home Office</i>	✓			
<i>Sec. 32.203 – Branch Offices</i>	✓			
<i>Sec. 32.204-Loan Production Offices</i>	✓			
<i>Sec. 33.109 – Transactions With Management and Affiliates</i>	✓			
<i>Sec. 34.002 – Investment in Bank Facilities</i>	✓			
Texas Administrative Code				
<i>7 TAC 3.22 – Sale or Lease Agreement With An Officer, Director, Principal Shareholder, or Affiliate</i>	✓			
FDIC Laws & Regulations				
<i>Section 18(j) of the FDI Act – Restrictions on Transactions With Affiliates and Insiders</i>		✓		
Federal Reserve Laws & Regulations				
<i>Sections 23A and B of the Federal Reserve Act – Restrictions on Transactions With Affiliates</i>			✓	
<i>12 USC 371d Investment in Bank Premises or Stock of Corporation</i>			✓	
<i>12 CFR 208.21 (Regulation H) Investment in Bank Premises and Securities</i>			✓	
POLICY ISSUANCES				
Department Policy Memorandum				
<i>LO 07-01 A remote service unit is not a “branch” under Texas law and is not subject to licensure or registration. (02/20/2007)</i>	✓			
<i>LO 99-36 A state bank offering mortgage loans through a loan production office may use an assumed name to identify a loan production office if use of the name does not create significant potential for confusing or misleading the public</i>	✓			

REFERENCE MATERIAL
(Statutes, Regulatory Guidance, Supervisory Memorandums, Select Legal Opinions)
#21– PREMISES AND EQUIPMENT

CITE	ALL STATE BANKS	NON- FED MEM	STATE FED MEM	REF ONLY
<i>LO 98-39 An out-of-state bank, legally operating in this state, may branch at any location in the state, without regard to geographic limitation. Compliance with the public notice requirements of the Board of Governors of the Federal Reserve System satisfies the notice requirements of state law</i>	✓			
<i>LO 98-09 An ATM unit in an office tower lobby with restricted access is not subject to ATM safety requirements</i>	✓			
<i>LO 96-26 An Automated Loan Machine is considered an electronic terminal, not a branch, and may be established under ATM licensing rules</i>	✓			
<i>LO 96-18 A leased facility 500 feet from the home office of a state bank is considered a home office extension and not a branch</i>	✓			
<i>LO 95-71 A state bank may establish a university branch</i>	✓			
<i>LO 95-15 Mobile branch banking is an authorized activity for a Texas-chartered state bank if each branch has been approved as such with a specific service or marketing area, and logs are maintained by the mobile branch to track the specific locations in which the mobile unit is conducting business</i>	✓			
FDIC Issuances				
<i>FIL-56-2010</i> <i>Guidance on Mitigating Risk Posed by Information Stored on Photocopiers, Fax Machines, and Printers (09/15/2010)</i>		✓		
<i>FIL 101-2005</i> <i>Regulatory Relief – Information for Bankers in Hurricane Affected Areas (related to main office and branch relocations) (10/07/2005)</i>		✓		
<i>FIL 40-2005</i> <i>Final Rule Relating to International Banking (5/06/2005)</i>		✓		
Federal Reserve Issuances				
FFIEC Issuances				
Comptroller of the Currency Issuances				
<i>OCC Handbook – Insider Activities</i> (November 2013)				✓
GENERALLY ACCEPTED ACCOUNTING PRINCIPLES				
<i>FASB Accounting Standards Codification</i> TM (07/01/2009)	✓			
<i>FASB Staff Position FAS 13-2</i> – <i>Accounting for a Change or Projected Change in the Timing of Cash Flows Relating to Income Taxes Generated by a Leveraged Lease Transaction (7/13/2006)</i>	✓			

REFERENCE MATERIAL
(Statutes, Regulatory Guidance, Supervisory Memorandums, Select Legal Opinions)
#21– PREMISES AND EQUIPMENT

CITE	ALL STATE BANKS	NON- FED MEM	STATE FED MEM	REF ONLY
<i>FAS 13-1</i> <i>FASB Staff Position – Accounting for Rental Costs Incurred During a Construction Period (10/06/2005)</i>	✓			
<i>FAS 13 – Accounting for Leases</i>	✓			
<i>FAS 28 – Accounting for Sales With Leaseback, includes Amendment to FAS 13</i>	✓			
<i>FAS 98-Accounting for Leases: Sale-Leaseback Transactions involving Real Estate Sales-Type Leases of Real Estate , Definition of the Lease Term and Initial Direct Costs of Direct Financial Leases, Amendments to FAS 13,66 and 91</i>	✓			
<i>FAS 145-Rescission of FASB Statements No. 4, 44 and 64, Amendment of FASB Statement B and Technical Corrections</i>	✓			
OTHER RELATED MATERIAL				

REFERENCE MATERIAL
(Statutes, Regulatory Guidance, Supervisory Memorandums, Select Legal Opinions)
#22 – RELATED ORGANIZATIONS

CITE	APPLICABLE TO:			
	ALL STATE BANKS	NON- FED MEM	STATE FED MEM	REF ONLY
LAWS, RULES, AND REGULATION				
Texas Finance Code				
<i>Sec. 31.107 – Regulation and Examination of Related Entities</i>	✓			
<i>Sec. 34.103 – Bank Subsidiaries</i>	✓			
<i>Chapter 202-Bank Holding Companies</i>	✓			
<i>Sec. 202.001 Acquisition</i>				
<i>Sec. 202.002 Limitation on Control of Deposits</i>				
<i>Sec. 202.003 Required Age of Acquired Bank</i>				
<i>Sec. 202.004 Nonbanking Acquisition, Election or Activity</i>				
<i>Sec. 202.005 Applicable Laws</i>				
<i>Sec. 202.006 Financial Activities</i>				
Texas Administrative Code				
<i>7 TAC 12.31 – Loans Secured by Affiliate-Issued Securities</i>	✓			
FDIC Laws & Regulations				
<i>Federal Deposit Insurance Act, Section 18(j) – Restrictions on Transactions With Affiliates and Insiders</i>		✓		
<i>Federal Deposit Insurance Act, Section 24-Activities of Insured Banks</i>		✓		
Federal Reserve Laws & Regulations				
<i>Sections 23A and B of the Federal Reserve Act – Restrictions on Transactions With Affiliates</i>			✓	
<i>12 CFR 223 (Regulation W) Transactions between Banks and their Affiliates</i>			✓	
<i>12 CFR 225.25 (Regulation Y) List of Permissible Non-Banking Activities</i>			✓	
POLICY ISSUANCES				
Department Policy Memorandum				
<i>LO 08-01 A state bank has the authority to guarantee the performance of a transaction to which the bank's operating subsidiary is a party. (07/10/2008)</i>	✓			
<i>LO 01-06 A state bank affiliated insurance agency may pay more than nominal, contingent referral fees to certain bank officers if the officers are appropriately licensed as insurance solicitors under state law.</i>	✓			

REFERENCE MATERIAL
(Statutes, Regulatory Guidance, Supervisory Memorandums, Select Legal Opinions)
#22 – RELATED ORGANIZATIONS

CITE	ALL STATE BANKS	NON- FED MEM	STATE FED MEM	REF ONLY
<i>LO 00-03 A state bank may sell title insurance directly or through an operating subsidiary if the selling entity is appropriately licensed as a title insurance agent under state law.</i>	✓			
<i>LO 98-25 A state bank may sell promotional goods in the bank lobby.</i>	✓			
<i>LO 98-02 A state bank may sell its excess marketing and advertising capacity to third-parties.</i>	✓			
<i>LO 98-01 A state bank may acquire a company that provides software and consulting services.</i>	✓			
<i>LO 97-06 A state bank cannot sell phone cards as principal but may allow a third party to sell phone cards on premises or sell phone cards as agent for a merchant customer.</i>	✓			
<i>LO 96-31 A state bank may make a non-controlling minority investment in another entity under certain conditions.</i>	✓			
<i>LO 96-19 Bank freeze-out mergers are permissible under Texas law.</i>	✓			
<i>LO 95-59 A state bank or its subsidiary may invest in a limited liability company under certain conditions.</i>	✓			
<i>LO 95-57 A state bank may provide bookkeeping and data processing services for itself and for affiliated banks.</i>	✓			
<i>LO 93-1 A state bank may provide archive management services to other community banks, directly or through a subsidiary.</i>	✓			
FDIC Issuances				
<u>FIL-8-2014</u> <i>Paying Agent Notification Requirements (02/07/2014)</i>				✓
<u>FIL-6-2014</u> <i>Registration of Municipal Advisors – Final Rule (01/31/2013)</i>	✓			
<u>PR-60-2011</u> - <i>FDIC Board Approves Joint Proposed Rule on Resolution Plans and Credit Exposure Reports for Covered Systemic Organizations (03-29-2011)</i>	✓			
<u>FIL-63-2010</u> <i>Temporary Registration of Municipal Advisors (10/01/2010)</i>	✓			
<u>FIL-11-2006</u> <i>Agencies and FinCEN Guidance on Sharing Suspicious Activity Reports with Controlling Companies (01/20/2006)</i>	✓			
<u>FIL 67-2003</u> - <i>Filing Procedures (8/21/2003)</i>		✓		
<u>FIL 124-98</u> <i>Federal Reserve SR 98-38 Interagency Policy Statement on Income Tax Allocation in a Holding Company Structure (11/24/1998)</i>		✓	✓	

REFERENCE MATERIAL
(Statutes, Regulatory Guidance, Supervisory Memorandums, Select Legal Opinions)
#22 – RELATED ORGANIZATIONS

CITE	ALL STATE BANKS	NON- FED MEM	STATE FED MEM	REF ONLY
<i>FIL 16-95 Final Rule Placing Regulatory Capital Limit on Deferred Tax Assets (2/17/1995)</i>		✓		
Federal Reserve Issuances				
<u>Press Release</u> <i>Federal Reserve Board Approves Final Rule Strengthening Supervision and Regulation of Large U.S. Bank Holding Companies and Foreign Banking Organizations (02/18/2014)</i>	✓			
<u>Press Release</u> <i>FR to Implement Consumer Compliance Supervision Program of Nonbank Subsidiaries of Bank Holding Companies and Foreign Banking Organizations (09/15/2009)</i>			✓	
<u>Press Release</u> <i>Final Rule on Senior Perpetual Preferred Stock Issued by Banking Holding Companies to the Treasury and an Interim Final Rule on Subordinated Debt Issued by S-Corp and Mutual Bank Holding Companies to Treasury (05/22/2009)</i>			✓	
<u>Press Release</u> <i>Board Adopts Final Rule Delaying the Effective Date of New Limits on the Inclusion of Trust Preferred Securities and Other Restricted Core Capital Elements in Tier 1 Capital (03/17/2009)</i>			✓	
<u>SR 09-4</u> <i>Applying Supervisory Guidance and Regulations on the Payment of Dividends, Stock Redemptions, and Stock Repurchases at Bank Holding Companies (02/24/2009)</i>			✓	
<u>SR 08-09</u> <i>Consolidated Supervision of Bank Holding Companies and the Combined U.S. Operations of Foreign Banking Organizations (10/16/2008)</i>			✓	
<u>Press Release</u> <i>Approval of Final Rule Expanding the Definition of a Small Bank Holding Company (02/27/2006)</i>			✓	
<u>Press Release</u> <i>Board Issues Revised Bank Holding Company Rating System (12/01/2004)</i>	✓			
<i>SR 03-13 Instructions for Reporting Trust Preferred Securities on Schedule HC-R of the FR Y-9 (7/2/2003)</i>			✓	
<i>SR 01-1 Application of the Board's Capital Adequacy Guidelines to Bank Holding Companies Owned by Foreign Banking Organizations (1/5/2001)</i>			✓	
<i>SR 00-1 Procedures to Become a Financial Holding Company and Guidance regarding the Initial Monitoring of Acquisitions and the Commencement of New Activities by the Financial Holding Company (2/8/2000)</i>			✓	
<i>SR 00-13 Framework for Financial Holding Company Supervision (8/15/2000)</i>			✓	

REFERENCE MATERIAL

(Statutes, Regulatory Guidance, Supervisory Memorandums, Select Legal Opinions)

#22 – RELATED ORGANIZATIONS

CITE	ALL STATE BANKS	NON- FED MEM	STATE FED MEM	REF ONLY
<p><i>Bank Holding Company Supervision Manual</i></p> <p>FFIEC Issuances</p> <p>Comptroller of the Currency Issuances</p> <p><u>OCC Handbook – Mortgage Banking</u> (02/7/2014)</p> <p><u>OCC Handbook – Insider Activities</u> (November 2013)</p> <p><u>OCC Licensing Manual</u> – Investment in Subsidiaries and Equities(4/2005)</p> <p><u>OCC Examiner Handbook</u>- Related Organizations – Examiner Guidelines for Affiliates, Subsidiaries, Equity Investments, and Similar Entities (8/4/2004)</p> <p><i>Banking Circular 57 – Banking Holding Company Affiliates</i> (7/1/1976)</p> <p><i>OCC 98-56 Statement of Tax Allocation in a Holding Company Structure-Interagency Policy</i> (12/10/1998)</p>				<p>✓</p> <p>✓</p> <p>✓</p> <p>✓</p> <p>✓</p> <p>✓</p>
GENERALLY ACCEPTED ACCOUNTING PRINCIPLES				
OTHER RELATED MATERIAL				

REFERENCE MATERIAL

(Statutes, Regulatory Guidance, Supervisory Memorandums, Select Legal Opinions)

#23 – RETAIL SALE OF NONDEPOSIT PRODUCTS

CITE	APPLICABLE TO:			
	ALL STATE BANKS	NON- FED MEM	STATE FED MEM	REF ONLY
LAWS, RULES, AND REGULATION				
Texas Insurance Code				
<i>Chapter 4001 Agent Licensing in General</i>	✓			
<i>Chapter 556 Unfair Methods of Competition and Unfair Practices by Financial Institutions</i>	✓			
Texas Securities Act				
<i>Section 13 Method and Condition of Registration Required for Dealer, Agent, Investment Adviser or Investment Adviser Representative</i>	✓			
Texas Finance Code				
Texas Administrative Code				
FDIC Laws & Regulations				
<i>12 CFR 362.4 – Securities Activities of Subsidiaries of Insured Nonmember Banks: Bank Transactions With Affiliated Securities Companies</i>		✓		
Federal Reserve Laws & Regulations				
<i>12 CFR Part 218 - Regulation R</i>			✓	
Comptroller of the Currency Laws & Regulations				
<i>12 USC 1972 – Tying Availability of Credit from the Bank to the Purchase of Insurance Offered by the Bank</i>				✓
Securities and Exchange Commission				
<i>17 CFR Parts 240 and 247 - Definitions of Terms and Exemptions Relating to the "Broker" Exceptions for Banks and Exemptions for Banks Under Section 3(a)(5) of the Securities Exchange Act of 1934 and Related Rules</i>	✓			✓
POLICY ISSUANCES				
Department Policy Memorandum				
FDIC Issuances				
<i>FIL-8-2014</i> <i>Paying Agent Notification Requirements (02/07/2014)</i>				✓
<i>FIL-7-2014</i> <i>Recordkeeping and Confirmation Requirements for Securities Transactions (02/04/2014)</i>	✓			

REFERENCE MATERIAL
(Statutes, Regulatory Guidance, Supervisory Memorandums, Select Legal Opinions)
#23 – RETAIL SALE OF NONDEPOSIT PRODUCTS

CITE	ALL STATE BANKS	NON- FED MEM	STATE FED MEM	REF ONLY
<u>FIL-6-2014</u> <i>Registration of Municipal Advisors – Final Rule (01/31/2013)</i>	✓			
<u>FIL 25-2003</u> <i>Consumer Protections for Bank Sales of Insurance (4/4/2003)</i>		✓		
<u>FIL 84-2001</u> <i>/OCC 2001-43 Questions and Answers on Consumer Protections for Bank Sales of Insurance (9/27/2001)</i>		✓		
<u>FIL 84-2000</u> <i>Final Rule on Consumer Protections for Bank Sales of Insurance (12/5/2000)</i>		✓		
<u>FIL 80-98</u> <i>Nondeposit Investment Products and Recordkeeping Requirements (7/6/1998)</i>		✓		
<i>FIL 54-98 FDIC’s Brochure Insured or Not Insured-A Guide to What Is and Is Not Protected by FDIC Insurance (5/27/1998)</i>		✓		
<i>FIL 48-97 – New Examination Procedures for Retail Nondeposit Investment Product Sales (5/7/1997)</i>		✓		
<u>FIL 61-95</u> <i>/OCC 95-52 Joint Interpretations of the Interagency Statement on Retail Sales of Nondeposit Investment Products (9/12/1995)</i>		✓		
<i>FIL 9-94 Interagency Statement on Retail Sales of Nondeposit Investment Products (2/17/1994)</i>		✓		
Federal Reserve Issuances				
<u>Final Rules to Implement the Bank “Broker” Provisions of GLBA</u> (09/24/2007)	✓			
FFIEC Issuances				
Comptroller of the Currency Issuances				
<i>OCC 2003-25 Debt Cancellation Agreements and Debt Suspension Agreements (6/12/2003)</i>				✓
<i>Bulletin 96-72 – Sale of Credit Life (12-22-96)</i>				✓
<i>OCC 2002-40 Debt Cancellation Contracts and Debt Suspension Agreements (9/24/2002)</i>				✓
<i>OCC 94-13 Nondeposit Investment Sales Examination Procedures (2/24/1994)</i>				✓
GENERALLY ACCEPTED ACCOUNTING PRINCIPLES				

REFERENCE MATERIAL
 (Statutes, Regulatory Guidance, Supervisory Memorandums, Select Legal Opinions)
#23 – RETAIL SALE OF NONDEPOSIT PRODUCTS

CITE	ALL STATE BANKS	NON- FED MEM	STATE FED MEM	REF ONLY
OTHER RELATED MATERIAL <i>Letter from the State Securities board to Independent Bankers Association of Texas Re: Dealer Registration Requirements of Participating Banks in IBAT Endorsed Programs (4-30-93)</i> <i>Texas Department of Insurance Commissioner's Bulletin No. B-0043-96 – Interim Procedures for Banks Selling Insurance</i> <i>Texas Department of Insurance Commissioner's Bulletin No. B-0051-97 – Interim Procedures for Banks Selling Annuities</i>	✓ ✓ ✓			

REFERENCE MATERIAL

(Statutes, Regulatory Guidance, Supervisory Memorandums, Select Legal Opinions)

#24 – TEMPORARY MORTGAGE PURCHASE PROGRAMS

APPLICABLE TO:

REFERENCE MATERIAL
(Statutes, Regulatory Guidance, Supervisory Memorandums, Select Legal Opinions)
#24 – TEMPORARY MORTGAGE PURCHASE PROGRAMS

CITE	ALL STATE BANKS	NON- FED MEM	STATE FED MEM	REF ONLY
<i>FAS 91 – Accounting for Nonrefundable Fees and Costs Associated With Originating or Acquiring Loans and Initial Direct Costs of Leases (See FASB ASC 310-20 Receivables)</i>	✓			
<i>FAS 98-Accounting for Leases: Sale-Leaseback Transactions Involving Real Estate, Sales-Type Leases of Real Estate, Definition of the Lease Term, and Initial Direct Costs of Direct Financing Leases—an amendment of FASB Statements No. 13, 66, and 91 (See FASB ASC 840-Leases)</i>	✓			
OTHER RELATED MATERIAL <u>FinCEN Assessment Reveals Suspected Mortgage Loan Fraud Continues to Rise</u> (11/03/2006)				✓

REFERENCE MATERIAL
(Statutes, Regulatory Guidance, Supervisory Memorandums, Select Legal Opinions)
INFORMATION TECHNOLOGY
WIRE TRANSFER / ACH / RMP / ID THEFT RED FLAGS / RDC /
UNLAWFUL INTERNET GAMBLING/ ACCOUNT TAKEOVER

CITE	APPLICABLE TO:			
	ALL STATE BANKS	NON- FED MEM	STATE FED MEM	REF ONLY
LAWS, RULES, AND REGULATION Texas Finance Code Texas Administrative Code FDIC Laws & Regulations <i>FDIC Rules and Regulations, Part 364, Appendix B, Section III</i> <i>FDIC Rules and Regulations, Part 364, Appendix B, Section II</i> <i>FDIC Rules and Regulations, 304.3 "Notification of Performance of Bank Services"</i> Federal Reserve Laws & Regulations <i>12 CFR 233, Prohibition on Funding of Unlawful Internet Gambling (Regulation GG)</i> U.S. Code <i>12 U.S.C. 1 867, Section 7(c)(2), Bank Service Company Act (BSCA)</i>				
POLICY ISSUANCES Department Policy Memorandum <i>ECTF Bulletin 2013-02</i> <i>What Community Bankers Should Know about DDoS Attacks (5/6/13)</i> <i>SM 1020 - IT Examination Frequency and Ratings (11/01/2012)</i> <i>Industry Notice 2013-03 - <i>Executive Officer Oversight of Cyber-crime Risks</i> (11/01/2012)</i> <i>ECTF Bulletin 2012-3</i> <i>Reporting Account Takeover Activity to FinCEN (04/5/2012)</i> <i>SM 1029 – Standards for Risk Management of Corporate Account Takeovers (01/09/2012) Includes <i>Best Practices for Reducing the Risks of Corporate Account Takeover</i></i> <i>Legal Opinion 95-53 An out-of-state affiliate may conduct wire transfers as agent for a state bank without being considered a branch of the bank.</i> FDIC Issuances <i>PR-84-2013</i> <i>Federal Regulators Issue Guidance on Reporting Financial Abuse of Older Adults (09/24/2013)</i>	✓			
	✓			
	✓			
	✓			
	✓			
	✓			
	✓			

REFERENCES
INFORMATION TECHNOLOGY
WIRE TRANSFER / ACH / RISK MANAGEMENT PROGRAM (RMP)
ID THEFT RED FLAGS / RDC / UIG / ATO

CITE	ALL STATE BANKS	NON- FED MEM	STATE FED MEM	REF ONLY
<u>FIL-43-2013</u> FDIC Supervisory Approach to Payment Processing Relationships With Merchant Customers That Engage in Higher-Risk Activities (09/27/2013)	✓			
<u>FIL-46-2012</u> Supervision of Technology Service Providers and Outsourcing Technology Services (11/06/2012)	✓			
<u>FIL-3-2012</u> , Payment Processor Relationships, Revised Guidance (131/2012) <u>Guidance</u>	✓			
Supervisory Insights – Summer 2011 - <u>Managing Risks in Third-Party Payment Processor Relationships</u> (06/21/2011)	✓			
<u>PR-111-2011</u> FFIEC Releases Supplemental Guidance on Internet Banking Authentication (06/28/2011)	✓			
<u>FIL-35-2010</u> Unlawful Internet Gambling Enforcement Act – Examination Guidance and Procedures (06/30/2010)	✓			
<u>PR-88-2009</u> Agencies Issue Frequently Asked Questions on Identity Theft Rules (<u>FAQ</u>)(06/11/2009)	✓			
<u>FIL-4-2009</u> Risk Management of Remote Deposit Capture (01/14/2009)	✓			
<u>FIL 127-2008</u> Guidance on Payment Processors Relationships (11/07/2008)	✓			
<u>FIL-105-2008</u> Identity Theft Red Flags, Address Discrepancies, and Change of Address Regulations - Examination Procedures (10/16/2008)		✓		
<u>FIL-44-2008</u> Guidance for Managing Third Party Risk (06-06-2008)		✓		
<u>FIL 6-2008 Guidance</u> for Minimizing a Pandemic’s Potential for Adverse Effects (02/06/2008)		✓		
<u>FIL 105-2007</u> Risk Management Program Revised IT Officer’s Questionnaire (12/04/2007)		✓		
<u>FIL-32-2007</u> Identity Theft – FDIC’s Supervisory Policy on Identity Theft (04/11/2007)		✓		
<u>PR-30-2006</u> Bank and Thrift Agencies Issue Advisory on Influenza Pandemic Preparedness (03/15/2006)		✓		
<u>FIL 81-2005</u> New Information Technology Examination Procedures (8/18/2005)		✓		
<u>FIL-27-2005</u> , Response Programs for Unauthorized Access to Customer Information and Customer Notice (4/01/2005)		✓		

REFERENCES
INFORMATION TECHNOLOGY
WIRE TRANSFER / ACH / RISK MANAGEMENT PROGRAM (RMP)
ID THEFT RED FLAGS / RDC / UIG / ATO

CITE	ALL STATE BANKS	NON- FED MEM	STATE FED MEM	REF ONLY
<u>FIL-7-2005</u> , Fair and Accurate Credit Transactions Act of 2003, Guidelines Requiring the Proper Disposal of Consumer Information (02/2/2005)		✓		
<u>FIL-132-2004</u> Study on "Account-Hijacking" Identity Theft and Suggestions for Reducing Online Fraud (12/14/2004)		✓		
<u>FIL-121-2004</u> Computer Software Due Diligence Guidance on Developing an Effective computer Software Evaluation Program to Assure Quality and Regulatory Compliance (11/16/2004)		✓		
<u>FIL-43-2003</u> Guidance on Developing an Effective Software Patch Management Program (05/29/2003)		✓		
<u>FIL-81-2000</u> Risk Management of Technology Outsourcing(11/29/2000)		✓		
<u>FIL-12-1999</u> , Uniform Rating System for Information Technology (02/05/1999)		✓		
Federal Reserve Issuances				
<u>SR 13-19</u> Guidance on Managing Outsourcing Risk (12/5/2013)			✓	
<u>News Release</u> - FinCEN, Federal Reserve Finalize Rule Amending Definitions of "funds transfer" and "transmittal of funds" in the Bank Secrecy Act (12/3/2013)	✓			
<u>SR 13-1</u> Supplemental Policy Statement on the Internal Audit Function and Its Outsourcing (1/23/13)	✓			
<u>Vendor Risk Management</u> – from Consumer Compliance Outlook – First Quarter 2011 (4/2011)	✓			
<u>Reg GG Compliance Guide</u> – Prohibition on Funding Unlawful Internet Gambling	✓			
<u>SR 10-11</u> Interagency Examination Procedures for Reviewing Compliance With the Unlawful Internet Gambling Enforcement Act of 2006 (05/20/2010)	✓			
<u>Press Release- Agencies Extend Compliance Date for Final Rule to Implement Unlawful Internet Gambling Enforcement Act</u> (11/27/2009)	✓			
<u>SR-09-2</u> FFIEC Guidance Addressing Risk Management of Remote Deposit Capture Activities (01/14/2009)			✓	

REFERENCES
INFORMATION TECHNOLOGY
WIRE TRANSFER / ACH / RISK MANAGEMENT PROGRAM (RMP)
ID THEFT RED FLAGS / RDC / UIG / ATO

CITE	ALL STATE BANKS	NON- FED MEM	STATE FED MEM	REF ONLY
<i>Board of Governors of the Federal Reserve System Payments System Risk (PSR) Policy</i> (12/19/2008)			✓	
<i>SR-08-7 Interagency Examination Procedures for the Identity Theft Red Flags and Other Regulations under the Fair Credit Reporting Act</i> (10/10/2008)	✓			
<i>Press Release – Final Rule Covering Payroll Card Accounts Under Regulation E</i> (8/24/2006)		✓		
<i>Press Release - Final Amendments to Regulation E</i> (Electronic Fund Transfer Act) (12/30/2005)	✓			
FFIEC Issuances				
<i>Press Release - Financial Regulators Issue Final Guidance on Social Media</i> (12/10/2013)	✓			
<i>Financial Regulators Release Statement on End of Microsoft Support for Windows XP Operating System</i> (10/07/2013)	✓			
<i>Financial Regulators Release Guidance for the Supervision of Technology Service Providers</i> (11/06/2012)	✓			
<i>FFIEC Releases Statement on Outsourced Cloud Computing</i> (07/10/2012)	✓			
<i>FFIEC Releases Supplemental Guidance on Internet Banking Authentication</i> (06/28/2011)	✓			
Financial Regulators Release Guidance on <i>Risk Management of Remote Deposit Capture Activities</i> (01/14/2009)	✓			
<i>FFIEC IT Booklets</i> (Various)	✓			
<i>FFIEC Releases Guidance on Pandemic Planning</i> (12/12/2007)	✓			
<i>Frequently Asked Questions on Authentication in an Internet Banking Environment</i> (08/15/2006)	✓			
Comptroller of the Currency Issuances				
<i>OCC 2013-39 Social Media: Consumer Compliance Risk Management Guidance</i> (12/17/13)				✓

REFERENCES
INFORMATION TECHNOLOGY
WIRE TRANSFER / ACH / RISK MANAGEMENT PROGRAM (RMP)
ID THEFT RED FLAGS / RDC / UIG / ATO

CITE	ALL STATE BANKS	NON- FED MEM	STATE FED MEM	REF ONLY
<u>OCC 2013-29</u> <i>Third-Party Relationships – Risk Management Guidance (10/30/13)</i> <u>OCC Bulletin 2011-27</u> <i>Prepaid Access Programs – Risk Management Guidance and Sound Practices (06/28/2011)</i> <u>OCC 2008-16</u> <i>Information Security: Application Security (05/08/2008)</i> <u>OCC 2008-12</u> <i>Risk Management Guidance: Payment Processors (04/24/2008)</i> <u>Bulletin 2006-39</u> <i>Automated Clearing House Activities: Risk Management Guidance (09/01/2006)</i> <u>Bulletin 2004-58</u> <i>Automated Clearing House - NACHA Rule Changes (12/20/2004)</i>	✓			✓ ✓ ✓ ✓ ✓
OTHER RELATED MATERIAL				
NIST Releases <u>Framework for Improving Critical Infrastructure Cybersecurity</u> (February 2014) <u>Mobility On Hold: Get Back on Track with Mobile Risk Mitigation</u> (10/2013) <u>FIN 2012-A010</u> - Risk Associated with Third Party Payment Processors (10/22/2012) <u>Fraud Alert – Cyber Criminals Targeting Financial Institution Employee Credentials to Conduct Wire Transfer Fraud</u> (09/17/2012) <u>Frequently Asked Questions – Practices to Reduce the Risks of Corporate Account Takeover</u> (1/2012) <u>“Practices for Reducing the Risks of Corporate Account Takeover”</u> Webinar hosted by IBAT and TBA, Moderated by SWACHA on January 25, 2012 (1/2012) <u>FDIC Supervisory Insights-Summer 2011</u> - "Managing Risks in Third-Party Payment Processor Relationships" (07/2011) <u>FDIC Supervisory Insights-Summer 2011</u> - "Managing Risks in Third-Party Payment Processor Relationships" (07/21/2011) <u>Fraud Advisory for Businesses: Corporate Account Takeover</u> (2009)	✓ ✓ ✓ ✓ ✓ ✓			 ✓ ✓

REFERENCES
INFORMATION TECHNOLOGY
WIRE TRANSFER / ACH / RISK MANAGEMENT PROGRAM (RMP)
ID THEFT RED FLAGS / RDC / UIG / ATO

CITE	ALL STATE BANKS	NON- FED MEM	STATE FED MEM	REF ONLY
<i>ACH Operations Bulletin - Corporate Account Takeovers Can Lead to Fraudulent Transactions (December 2, 2009)</i>	✓			
<i>Effective Date for NACHA Rule for International ACH Payments Extended to September 18, 2009 to Allow Additional Testing (08/21/2009)</i>	✓			
<i>ACH Operations Bulletin – Unlawful Internet Gambling Transactions (01/12/2009)</i>	✓			
<i>NACHA IAT Industry Information (International ACH Transactions)</i>				✓
<i>Practices for Avoiding Common ACH Origination Weaknesses (10/25/2006)</i>				✓

REFERENCE MATERIAL
(Statutes, Regulatory Guidance, Supervisory Memorandums, Select Legal Opinions)
#27 – OTHER SUPERVISORY ISSUES

CITE	APPLICABLE TO:			
	ALL STATE BANKS	NON- FED MEM	STATE FED MEM	REF ONLY
LAWS, RULES, AND REGULATION				
Texas Finance Code				
<i>3 TFC 343.105 Notice of Penalties for Making False or Misleading Written Statement</i>	✓			
Texas Administrative Code				
<i>7 TAC §3.34 Posting Notice in All Financial Institutions Regarding Requirements for Certain Loan Agreements to be in Writing.</i>	✓			
<i>7 TAC §11.37 How Do I Provide Information to Consumers on How to File a Complaint?</i>	✓			
<i>7 TAC §12.33. Debt Cancellation Contracts and Debt Suspension Agreements</i>	✓			
<i>7 TAC §33.51 How Do I Provide Information to My Customers About How to File a Complaint?</i>	✓			
<i>7 TAC Chapter 35 Check Verification Entities</i>	✓			
Texas Business & Commerce Code				
<i>Chapter 604 – Stored Value Card</i>	✓			
Texas Property Code				
<i>Chapter 71 Escheat of Property</i>	✓			
<i>Chapter 72 Abandonment of Personal Property</i>	✓			
<i>Chapter 73 Property Held by Financial Institutions</i>	✓			
<i>Chapter 74 Report, Delivery, and Claims Process</i>	✓			
FDIC Laws & Regulations				
Federal Reserve Laws & Regulations				
<i>31 USC 53-Records and Reports on Monetary Instruments Transactions</i>			✓	
<i>31 CFR 103-Financial Recordkeeping</i>			✓	
POLICY ISSUANCES				
Department Policy Memorandum				
<i>RG-3008 Residential Mortgage Fraud (01/14/2008)</i>	✓			

REFERENCE MATERIAL
(Statutes, Regulatory Guidance, Supervisory Memorandums, Select Legal Opinions)
#27 – OTHER SUPERVISORY ISSUES

CITE	ALL STATE BANKS	NON- FED MEM	STATE FED MEM	REF ONLY
<i>RG-3005-Consumer Complaint Notices</i>	✓			
FDIC Issuances				
<i>PR-101-2013</i> Agencies Release Final Revisions to Interagency Questions and Answers Regarding Community Reinvestment (11/15/2013)	✓			
<i>FIL 41-2012</i> New Classification System for Citing Violations in Reports of Examination (09/25/2012)	✓			
<i>PR-19-2011</i> Agencies Announce Start of Initial Registration Period Under S.A.F.E. Act's Mortgage Loan Originator Provisions (01/31/2011)	✓			
<i>FIL-60-2010</i> Model Privacy Notice Form – Compliance Guide (09/27/2010)	✓			
<i>PR 219-2010</i> Agencies Issue Final Community Reinvestment Act Rule to Implement Provision of Higher Education Opportunity Act (09/29/2010)	✓			
<i>PR-209-2009</i> Federal Regulators Issue Final Model Privacy Notice Form (11/17/2009)	✓			
<i>FIL 26-2004</i> Joint issuance on Unfair or Deceptive Acts or Practices by State-Chartered Bank (3/11/2004)	✓			
<i>FIL 52-2003-Revised Compliance Examination Procedures (6/20/2003)</i>		✓		
Federal Reserve Issuances				
Press Release- <i>Federal Reserve Board Announces Final Rules to Restrict Fees and Expiration Dates on Gift Cards</i> (03/23/2010)	✓			
FFIEC Issuances				
Comptroller of the Currency Issuances				
<i>OCC Bulletin 2003-10 Final Rules Governing Availability of Information (3/11/2003)</i>	✓			
<i>OCC NR 2002-73 OCC Rule on Debt Cancellation Contracts and Debt Suspension Agreements Provides New Consumer Protections and Safety and Soundness Standards(9/17/02)</i>				✓
GENERALLY ACCEPTED ACCOUNTING PRINCIPLES				
OTHER RELATED MATERIAL				
Department of Banking Closed Account Notification System for <i>Check Verification Entities (02/2008)</i>	✓			
<i>Report Mortgage Fraud to DOB (01/2008)</i>	✓			

(Statutes, Regulatory Guidance, Supervisory Memorandums, Select Legal Opinions)
#28 – BSA/AML

Texas Department of Banking

REFERENCE MATERIAL
(Statutes, Regulatory Guidance, Supervisory Memorandums, Select Legal Opinions)
#28 – BSA /AML

CITE	ALL STATE BANKS	NON- FED MEM	STATE FED MEM	REF ONLY
<u>12 CFR 326 Subpart B</u> – Procedures for Monitoring Bank Secrecy Act Compliance <u>12 CFR 353</u> – Suspicious Activity Reports Federal Reserve Laws & Regulations Regulation H – <u>12 CFR 208.62</u> – Suspicious Activity Reports Regulation H – <u>12 CFR 208.63</u> - Procedures for Monitoring Bank Secrecy Act Regulation K – <u>12 CFR 211.5(k)</u> – Reports of Crimes and Suspected Crimes Regulation K – <u>12 CFR 211.24(f)</u> – Reports of Crimes and Suspected Crimes -Regulation Y – <u>12 CFR 225.4(f)</u> – Suspicious Activity Report		✓ ✓	 ✓ ✓ ✓ ✓	
POLICY ISSUANCES Department Policy Memorandum Industry Notice – <u>IN 2013-7</u> Mandatory BSA E-Filing Reminder for Banks and MSBs (02/15/2013) Internal Policies Examiner Bulletin XB 2013-04 BSA Violation Citations (7/17/2013) Examiner Bulletin XB 2009-02 BSA/AML Risk Focused Examination Procedures (08/05/2009) FDIC Issuances <u>FIL-43-2013</u> FDIC Supervisory Approach to Payment Processing Relationships With Merchant Customers That Engage in Higher-Risk Activities (09/27/2013) <u>PR-84-2013</u> Federal Regulators Issue Guidance on Reporting Financial Abuse of Older Adults (09/24/2013) <u>FIL-3-2012</u> Payment Processor Relationships- Revised Guidance (01/31/2012) <u>Guidance</u> <u>FIL-17-2011</u> - Bank Secrecy Act - Guidance on Accepting Accounts from Foreign Embassies, Consulates, and Missions (03/24/2011)	 ✓ ✓ ✓ ✓ ✓			 ✓ ✓

REFERENCE MATERIAL
(Statutes, Regulatory Guidance, Supervisory Memorandums, Select Legal Opinions)
#28 – BSA /AML

CITE	ALL STATE BANKS	NON- FED MEM	STATE FED MEM	REF ONLY
<u>FIL-15-2011</u> <i>Reorganization of FinCEN's Bank Secrecy Act Regulations (03/15/2011)</i>	✓			
<u>FIL-72-2009</u> <i>Interagency Guidance on Transparency for U.S. Banking Organizations Conducting Cross Border Funds Transfers (12/17/2009)</i>	✓			
<u>FIL-127-2008</u> <i>Guidance on Payment Processor Relationships (11/07/2008)</i>	✓			
<u>PR-79-2008</u> <i>FDIC and TX DOB Execute Information Sharing Agreement (09/15/2008)</i>	✓			
<u>FIL-44-2008</u> <i>Guidance for Managing Third Party Risk (06-06-2008)</i>		✓		
<u>FIL-38-2008</u> <i>Provision for Independent Testing for BSA/AML Compliance (05/16/2008)</i>		✓		
<u>FIL-113-2007</u> <i>Final Regulation Implementing Section 312- Special Due Diligence Programs for Certain Foreign Accounts (12/21/2007)</i>	✓			
<u>PR-61-2007</u> <i>Agencies Issue Statement on Enforcement of Bank Secrecy Act/Anti-Money Laundering Requirements (07/19/2007)</i>	✓			
<u>FIL-40-2006</u> <i>Increasing Trend of Smuggling Currency from the U.S. into Mexico (05/04/2006)</i>				✓
<u>FIL-9-2006</u> <i>Office of Foreign Assets Control Enforcement Guidelines (Interim Final Rule) (02/01/2006)</i>	✓			
<u>FIL-05-2006</u> <i>Agencies and FinCEN Guidance on Sharing Suspicious Activity Reports with Controlling Companies (01/20/2006)</i>	✓			
<u>PR-60-2005</u> <i>Agencies Release BSA/AML Examination Manual, Outreach Fact Sheet and Q&A (6/30/2005)</i>	✓			
<u>FIL-34-2005</u> <i>Guidance on Customer Identification Programs (4/28/2005)</i>		✓		
<u>FIL 32-2005</u> <i>Interpretive Guidance on Providing Banking Services to Money Services Businesses Operating in the United States (4/26/2005)</i>		✓		
<u>FIL-24-2005</u> <i>Bank Secrecy Act: Statement on Money Services Businesses</i>		✓		
<u>FIL-121-2004</u> <i>Developing an Effective Computer Software Evaluation Program to Assure Quality and Regulatory Compliance (11/16/2004)</i>		✓		
<u>FIL 90-2004</u> <i>Guidance on Customer Identification Programs (7/28/2004)</i>		✓		

REFERENCE MATERIAL

(Statutes, Regulatory Guidance, Supervisory Memorandums, Select Legal Opinions)

#28 – BSA /AML

CITE	ALL STATE BANKS	NON- FED MEM	STATE FED MEM	REF ONLY
<u>FIL-72-2004</u> <i>Guidance on Accepting Accounts from Foreign Governments, Foreign Embassies and Foreign Political Figures</i> (06/16/2004)		✓		
<u>FIL 28-2004</u> <i>New Currency Transaction Report</i> (3/16/2004)		✓		
<u>FIL 4-2004</u> <i>Anti-Money Laundering Guidance on Customer Identification Programs</i> (1/9/2004)		✓		
<i>FIL 79-2003-Bank Secrecy Act Examination Procedures</i> (10/17/2003)		✓		
<u>FIL 56-2003</u> - <i>Suspicious Activity Report Changes</i> (7/3/2003)		✓		
<i>FIL 52-2003-Revised Compliance Examination Procedures</i> (6/20/2003)		✓		
<u>FIL-42-2003</u> – <i>Final Rule on Customer Identification Programs</i> (5/27/2003)		✓		
<u>FIL 136-2002</u> - <i>Final Rule Implementing Sections of the USA Patriot Act that address correspondent accounts for Foreign Shell Banks</i> (12/11/2002)		✓		
<u>FIL 111-2002</u> - <i>Foreign Assets Control Act/Frequently Asked Questions</i> (9/18/2002)		✓		
<u>FIL 82-2002</u> - <i>Amended Statement of Policy on Bank Merger Act Transactions- “Anti-Money Laundering Record”</i> (7/30/2002)		✓		
<u>FIL-59-2002</u> <i>Guidance for Financial Institutions in Detecting Terrorist Financing</i> (06/07/2002)		✓		
<u>FIL 19-2002</u> - <i>Suspicious Activity Reports/FinCEN Publications</i> (2/27/2002)		✓		
<u>FIL 106-2001</u> - <i>Privacy of Consumer Financial Information</i> (12/20/2001)		✓		
<u>FIL-6-2001</u> - <i>Guidance on Enhanced Scrutiny for Transactions that May Involve the Proceeds of Foreign Official Corruption</i> (01/22/2001)		✓		
Federal Reserve Issuances				
<u>News Release</u> - <i>FinCEN, Federal Reserve Finalize Rule Amending Definitions of "funds transfer" and "transmittal of funds" in the Bank Secrecy Act</i> (12/3/2013)	✓			
<u>SR 11-6</u> <i>Guidance on Accepting Accounts from Foreign Embassies, Consulates and Missions (foreign missions)</i> (03/24/2011)	✓			
<u>SR 10-11</u> <i>Interagency Examination Procedures for Reviewing Compliance With the Unlawful Internet Gambling Enforcement Act of 2006</i> (05/20/2010)	✓			

REFERENCE MATERIAL
(Statutes, Regulatory Guidance, Supervisory Memorandums, Select Legal Opinions)
#28 – BSA /AML

CITE	ALL STATE BANKS	NON- FED MEM	STATE FED MEM	REF ONLY
<u>SR 10-8</u> <i>Suspicious Activity Report Filing Requirements for Banking Organizations Supervised by the Federal Reserve (04/27/2010)</i>			✓	
<u>SR 08-08</u> <i>Compliance Risk Management Programs and Oversight at Large Banking Organizations with Complex Compliance Profiles (10/16/2008)</i>			✓	
<u>SR 06-07</u> <i>Amendments to Regulation K to Require Bank Secrecy Act Compliance Program Requirement (03/20/2006)</i>			✓	
<i>SR 03-17-New Bank Secrecy Act Examination Procedures Relating to the USA Patriot Act (10/20/2003)</i>			✓	
<i>SR 03-12-Revisions to the Suspicious Activity Report Form (5/28/2003)</i>			✓	
<i>SR 03-3 US Treasury to Reinstate USA Patriot Act Section 314(a) Information Requests (2/10/2003)</i>			✓	
<i>SR 02-08-Implementation of Section 327 of the USA Patriot Act in Applications Process (3/20/2002)</i>			✓	
<i>SR 02-06-Information Sharing Pursuant to Section 314(b) of the USA Patriot Act (3/14/2002)</i>			✓	
<i>SR 01-29-The USA Patriot Act and the International Money Laundering Abatement and Anti-Terrorist Financing Act of 2001 (11/26/2001)</i>			✓	
<i>SR 01-23 (ENF)-Reporting Suspicious Transactions Relating to the Recent Terrorist Attacks to Law Enforcement (9/28/2001)</i>			✓	
<i>SR 01-22 (SUP)-FBI Request for Records Search by Banking Organizations (9/18/2001)</i>			✓	
FFIEC Issuances <u>FFIEC BSA/AML Examination InfoBase</u>				✓
Office of Foreign Asset Control (OFAC) <u>OFAC Releases New SDN Search Tool</u> (3/13/13) <i>SDN Search is available at http://sdnsearch.ofac.treas.gov/.</i>	✓			
<u>Financial Sanctions</u>	✓			
FinCEN Advisories Related to Certain Countries <u>Advisories Related to Activities in Certain Countries</u>	✓			
FinCEN Issuances				

REFERENCE MATERIAL
(Statutes, Regulatory Guidance, Supervisory Memorandums, Select Legal Opinions)
#28 – BSA /AML

CITE	ALL STATE BANKS	NON- FED MEM	STATE FED MEM	REF ONLY
<u>FIN-2014-R003</u> <i>Records to be Made and Maintained by Dealers in Foreign Exchange (03/11/2014)</i>	✓			
<u>FIN 2014-A002</u> <i>Updated Guidance to Financial Institutions on Recent Events related to the Departure of Victor Yanukovych and Other Ukrainian Officials (03/06/2014)</i>	✓			
<u>News Release</u> : <i>FinCEN Publishes Two Rulings on Virtual Currency Miners and Investors (01/30/2014)</i>				✓
<u>FIN-2014-R001</u> <i>Application of FinCEN's Regulations to Virtual Currency Mining Operations (1/30/14)</i>				✓
<u>FIN-2014-R002</u> <i>Application of FinCEN's Regulations to Virtual Currency Software Development and Certain Investment Activity (1/30/14)</i>				✓
<i>FinCEN Promotes Information Sharing through Section 314(b) of the USA PATRIOT Act. <u>Updates 314(b) Fact Sheet</u> (10/31/2013)</i>				✓
<u>FIN-2013-A007</u> <i>Supplement on U.S. Currency Restrictions on Banks in Mexico (09/27/2013)</i>				✓
<u>FIN-2013-R001</u> <i>FinCEN Issues Ruling on Armored Car Service Transactions - Addresses CTR Filings When Customers Use Armored Cars (7/12/2013)</i>	✓			
<u>FIN 2013-G001</u> <i>FinCEN Issues Guidance on Virtual Currencies and Regulatory Responsibilities (3/18/13)</i>				✓
<u>Notice on E-Filing Mandate</u> – <i>FinCEN Reminds Financial Institutions to Adopt New Report Format by April 1, 2013 (3/7/13)</i>	✓			
<u>FIN-2013-A001</u> <i>FinCEN Issues Advisory to Financial Institutions: Update on Tax Refund Fraud and Related Identity Theft (2/26/13)</i>	✓			
<u>FIN 2012-A010</u> - <i>Risk Associated with Third Party Payment Processors (10/22/2012)</i>	✓			
<u>FIN 2012-G005</u> <i>Definition of Motor Vehicles of Any Kind, Motor Vehicles, Vessels, Aircraft, and Farm Equipment as it Relates to Potential CTR Exemption for a Non-Listed Business (09/10/2012)</i>	✓			
<i>Notice - <u>Important Notice to Non-Bank Residential Mortgage Lenders and Originators</u> (08/13/2012)</i>	✓			
<u>FIN 2012-R005</u> - <i>FinCEN Ruling - Compliance Obligations of Certain Loan or Finance Company Subsidiaries of Federally Regulated Banks and Other Financial Institutions (07/19/2012)</i>	✓			
<u>FIN 2012-A006</u> - <i>Update on U.S. Currency Restrictions in Mexico (07/18/2012)</i>	✓			

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(Statutes, Regulatory Guidance, Supervisory Memorandums, Select Legal Opinions)
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CITE	ALL STATE BANKS	NON- FED MEM	STATE FED MEM	REF ONLY
Press Release - FinCEN Marks the End of Paper SARs and CTRs - Final Reminder for Electronic Filing Requirement (06/29/2012)	✓			
FIN-2012-G003 Guidance on Determining Eligibility for Exemption from Currency Transaction Reporting Requirements (06/11/2012)	✓			
Final Rule - Amendment to the Bank Secrecy Act Regulations-- Exemption From the Requirement To Report Transactions in Currency (as submitted to the Federal Register) (06/04/2012)	✓			
Fin 2012-A005 Tax Refund Fraud and Related Identity Theft (03/30/2012)	✓			
Fin-2012-G002 Filing FinCEN's New Currency Transaction Report and Suspicious Activity Report (03/29/2012).	✓			
FIN-2012-A003 and FIN-2012-A004 - FinCEN Advisories - Guidance to Financial Institutions Based on the Financial Action Task Force Public Statement on Anti-Money Laundering and Counter-Terrorist Financing Risks (03/06/2012)	✓			
Notice - Important Notice about Mandatory Electronic Filing of Reports to FinCEN (02/24/2012)	✓			
Press Release - FinCEN Reports Going Paperless (02/24/2012)	✓			
Press Release - FinCEN Releases Test Site for the New CTR and SAR (02/17/2012)	✓			
FIN-2012-A001 FinCEN Advisory - Foreign-Located Money Services Businesses (02/15/2012)	✓			
Press Release - FinCEN Launches New MSB Registration Website (01/27/2012) website	✓			
Press Release - FinCEN Extends Deadline for Adopting New CTR and SAR (12/20/2011)	✓			
FIN-2011-A016 FinCEN Advisory - Account Takeover Activity (12/19/2011)	✓			
Notice - Notice Regarding How to Correct or Amend Paper Bank Secrecy Act Forms (10/31/2011)	✓			
Press Release - FinCEN Issues Prepaid Access Final Rule (07/26/2011)				✓
Press Release - FinCEN to Implement CISADA Provision (04/27/2011)	✓			

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Advisory <u>FIN 2011-A009 – Information on Narcotics and Bulk Currency Corridors</u> (04/21/2011)	✓			
Press Release - <u>FinCEN Releases Commercial Real Estate Fraud Analysis and Advisory</u> (03/30/2011)	✓			
Press Release – <u>FinCEN’s Streamlined Regulations in New 31 CFR Chapter X Became Effective on March 1, 2011</u> (03/01/2011)	✓			
<u>Amendment to the Bank Secrecy Act Regulations – Reports of Foreign Financial Accounts</u> (02/24/2011)	✓			
Guidance – <u>FIN 2010-G006 Sharing Suspicious Activity Reports by Depository Institutions with Certain U.S. Affiliates</u> (11/23/2010)	✓			
Advisory – <u>FIN-2010-A014 Maintaining the Confidentiality of Suspicious Activity Reports</u> (11/23/2010)	✓			
<u>Final Rule Regarding Confidentiality of Report of Suspicious Activity</u> (11/23/2010)	✓			
News Release - <u>FinCEN Rule Strengthens SAR Confidentiality: Provides Guidance to Permit Sharing with Affiliates</u> (11/23/2010)	✓			
Guidance <u>FIN-2010-G004 Funds “Travel” Regulations: Questions & Answers</u> (11/09/2010)	✓			
News Release – <u>FinCEN to Simplify Structure of its Rules and Regulations</u> (10/18/2010)	✓			
<u>Advisory 2010-A011 – Informal Value Transfer Systems</u> (09/01/2010) Previously Issued Advisory: <u>March 2003 IVTS Advisory</u>	✓			
<u>Press Release</u> – BSA E-Filing Announces New Toll Free Number and Email Address (07/27/2010)				✓
<u>Press Release</u> – FinCEN Prepaid Access Rule Proposes Greater Transparency to Help Curb Money Laundering, Terrorist Financing (06/21/2010)	✓			
<u>FIN-2010-A007</u> Newly Released Mexican Regulations Imposing Restrictions on Mexican Banks for Transactions in U.S. Currency (06/21/2010)	✓			
<u>FIN-2010-A006</u> Updated Advisory to Financial Institutions on Filing Suspicious Activity Reports Regarding Loan Modification / Foreclosure Rescue Scams (06/17/2010)	✓			

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<u>FIN-2010-R002</u> Application of a Section 311 Special Measure to the Payment of Current and Future Potential Obligations of a US Customer (06/08/2010)				✓
<u>FIN-2010-R001</u> Application of a Section 311 Special Measure to Payments under a Stand-By Letter of Credit (06/08/2010)				✓
<u>Press Release</u> : FinCEN Warns Lenders to Guard Against Home Equity Conversion Mortgage Fraud Schemes (04/27/2010)	✓			
<u>FIN-2010-A005</u> : Advisory to Financial Institutions Filing Suspicious Activity Reports Regarding Home Equity Conversion Mortgage Fraud Schemes (04/27/2010)	✓			
<u>Press Release</u> : The 2010 Version of the BSA/AML Examination Manual (4/29/2010)	✓			
<u>FIN-2010-A001</u> Advisory to Financial Institutions on Filing Suspicious Activity Reports Regarding Trade-Based Money Laundering (02/18/2010)	✓			
<u>FIN-2010-G001</u> Guidance on Obtaining and Retaining Beneficial Ownership Information (03/05/2010)	✓			
<u>FIN-2009-R003</u> Ruling on Customer Identification Rule – Address Confidentiality Programs(01/12/2010)	✓			
<u>News Release- Important Update for BSA E-Filers on SAR Validations Implementation</u> (12/04/2009)	✓			
<u>FIN-2009-A006</u> Advisory to Financial Institutions on Filing Suspicious Activity Reports Regarding TARP-related Programs (10/14/09)	✓			
<u>FIN-2009-G003</u> Determining the Eligibility for Exemption from Currency Transaction Reporting Requirements (08/31/2009)	✓			
<u>News Release</u> FinCEN to Implement SAR Acknowledgements and Validations for BSA E-Filing Submissions (08/26/2009)	✓			
<u>FIN-2009-R002</u> Ruling on Treatment of Deposits by Armored Cars for Currency Transaction Report (CTR) Purposes (07/02/2009)	✓			
<u>FIN-2009-G002</u> Guidance on the Scope of Permissible Information Sharing Covered by Section 314(b) Safe Harbor of the USA PATRIOT Act (06/16/2009)	✓			
<u>FIN 2009-G001</u> Guidance on Supporting Information Suitable for Determining the Portion of a Business Customer’s Annual Gross Revenues that is Derived from Activities Ineligible for Exemption from Currency Transaction Reporting Requirements (04/12/2009)	✓			

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<u>FIN 2009-A001</u> Guidance to Financial Institutions on Filing Suspicious Activity Reports regarding Loan Modification/Foreclosure Rescue Scams (04/06/2009)	✓			
<u>Guidance on Designation of Exempt Person Form</u> Completion Under the Revised CTR Exemption Rule (01/15/2009)	✓			
<u>News Release</u> - FinCEN Announces Final Rule on Currency Transaction Exemption Reporting (12/04/2008)	✓			
<u>News Release</u> – Revised RMSB Form 107 for Money Services Businesses Effective September 1, 2008 (08/25/2008)				✓
<u>News Release</u> - FinCEN Announces Details on Intended Retirement of BSA Magnetic Media Filing Program (07/21/2008)	✓			
<u>FIN-2008-R007</u> Whether a Certain Operation Protecting On-Line Personal Financial Information is a Money Transmitter (05/27/2008)				✓
<u>FIN-2008-R006</u> Whether an Authorized Agent For the Receipt of Utility Payments is a Money Transmitter (5/21/2008)				✓
<u>FIN-2008-R005</u> Whether Certain Reloadable Card Operations are Money Services Businesses (03/10/2008)				✓
<u>Suspected Money Laundering in the Residential Real Estate Industry: An Assessment Based upon Suspicious Activity Report Filing Analysis</u> (05/01/2008)				✓
<u>FIN-2008-G005</u> Filing Suspicious Activity Reports Regarding the Proceeds of Foreign Corruption (04/17/2008)				✓
<u>Notice of Revised Form for Registration of Money Services Business</u> (03/28/2008)				✓
<u>FIN-2008-G002</u> No Action Position to the CIP Rule for Broker-Dealers (03/04/2008)				✓
<u>FIN-2008-G001</u> Application of Correspondent Account Rules to the Presentation of Negotiable Instruments Received by a Covered Financial Institution for Payment (01/30/2008)	✓			
<u>FIN-2008-R001</u> Reporting of Certain Currency Transactions for Sole Proprietorships and Legal Entities Operating Under a “Doing Business As” (“DBA”) Name (01/25/2008)	✓			
<u>FIN-2007-R002</u> Ruling on Whether a Business that Cashes Checks Payable to Customers to Apply Proceeds to the Repayment of Customers’ Obligations is a Money Services Business (01/08/2008)				✓

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CITE	ALL STATE BANKS	NON- FED MEM	STATE FED MEM	REF ONLY
<u>FIN-2007-R001</u> Ruling on Whether a Publicly Traded Company that Cashes its own Checks Issued to Loan Customers is a Money Services Business (01/08/2008)				✓
<u>FIN-2007-G006</u> Application of Definition of Money Services Business to Certain Owner-Operators of Automated Teller Machines Offering Limited Services (12/03/2007)				✓
<u>Press Release – FinCEN Issues Final Rule for Section 312 of the USA PATRIOT Act – Enhanced Due Diligence for Correspondent Accounts Maintained by Certain Foreign Banks</u> (08/08/2007)	✓			
<u>FIN-2007-G003</u> Suspicious Activity Report Supporting Documentation (06/13/2007)	✓			
<u>FIN-2007-G002</u> Requests by Law Enforcement for Financial Institutions to Maintain Accounts (06/13/2007)	✓			
<u>Press Release – FinCEN Delays Implementation of Revised SAR Forms</u> (04/26/2007)	✓			
<u>New General Specifications for Electronic Filing of Bank Secrecy Act Reports</u> (02/09/2007)				✓
<u>News Release – SAR Revised to Support Joint Filing and Reduce Duplicate SARs</u> (12/21/2006)	✓			
<u>FIN-2006-G015</u> – Customer Identification Programs and Banks Serving as Insurance Agents (12/12/2006)	✓			
<u>News Release – FinCEN Advises Financial Industry on Potential Risks of Shell Companies</u> (11/09/2006)	✓			
<u>FIN-2006-G012</u> – Conducting Independent Reviews of MSBs Anti-Money Laundering Programs (09/22/2006)				✓
<u>FIN-2006-G008</u> – Application of Regulations Regarding Special Due Diligence Programs for Certain Foreign Accounts to NSCC Fund/SERV Accounts (05/03/2006)	✓			
<u>FIN-2006-G007</u> – Frequently Asked Questions – Customer Identification Program Responsibilities Under the Agency Lending Disclosure Initiative (04/25/2006)	✓			
<u>FIN-2006-A003</u> – Guidance to Financial Institutions on the Repatriation of Currency Smuggled into Mexico from the United States (04/28/2006)	✓			
<u>Requirements for Magnetic Media Filing of CTR and Designation of Exempt Person Forms</u> (Dated 01/2006 Released 04/2006)	✓			

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<i>FIN-2006-G005 Frequently Asked Questions – Businesses Cashing Their Own Checks</i> (03/31/2006)	✓			
<i>Final Rule; Extension of Applicability Dates – Special Due Diligence Programs for certain Foreign Accounts 31 CFR Part 103</i> (03/30/2006)	✓			
<i>Guidance to Financial Institutions Regarding Hurricane-Related Benefit Fraud</i> (02/03/2006)	✓			
Guidance: <i>Registration and De-Registration of Money Services Businesses</i> (02/03/2006)				✓
<i>Frequently Asked Questions – Foreign Bank Recertification under 31 C.F.R. §103.177</i> (02/03/2006)	✓			
<i>Final Regulation Implementing Section 312 of the USA PATRIOT Act</i> (01/04/2006)	✓			
<i>Section 312 Fact Sheet</i> – Fact Sheet, Final Regulation and Notice of Proposed Rule Making (12/16/2005)	✓			
Guidance (<i>Frequently Asked Questions</i>) <i>Concerning Completion of Part II of FinCEN Form 104, Currency Transaction Report</i> (8/12/2005)	✓			
<i>FinCEN Ruling 2005-6</i> Suspicious Activity Reporting (Structuring) (8/04/2005)	✓			
<i>FinCEN Ruling 2005-3</i> Definition of Money Services Business(Ceasing to be a Money Services Business) (6/24/2005)	✓			
<i>FinCEN's Advisory</i> on Guidance to Money Service Businesses on Obtaining and Maintaining Banking Services (4/26/2005)				✓
<i>FinCEN Guidance 2004-02</i> – Interpretation of Suspicious Activity Reporting Requirements to Permit the Unitary Filing of Suspicious Activity and Blocking Reports (12/2004)	✓			
<i>FinCEN – Guidance (FAQs- Final CIP Rule)</i> on Customer Identification Regulations (1/8/2004)	✓			
Comptroller of the Currency Issuances				
<i>OCC 2013-39</i> Social Media: Consumer Compliance Risk Management Guidance (Dec 17, 2013)				✓
<i>OCC Bulletin 2011-27</i> Prepaid Access Programs – Risk Management Guidance and Sound Practices (06/28/2011)				✓

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<u>OCC 2008-12</u> <i>Risk Management Guidance: Payment Processors</i> (04/24/2008)				✓
<u>OCC Bulletin 39-2006: Automated Clearing House Activities</u>				✓
<u>OCC News Release 2004-81</u> – <i>Community Developments Insights article on Remittances: A Gateway to Banking for Unbanked Immigrants</i> (9/15/2004)				✓
<u>OCC Advisory Letter 2004-7</u> <i>Bank Secrecy Act/Anti-Money Laundering: Guidance on Money Service Business Customers</i> (6/4/2004)				✓
<i>OCC Bulletin 2004-1 Notice of Expiration of Conditional Exception to BSA Regulations Related to Order for Transmittals of Funds by Financial Institutions (FinCEN Notice) (1/2/2004)</i>	✓			
<i>OCC Bulletin 2003-48 Bank Secrecy Act /Anti-Money Laundering – Revised CTR Form (FinCEN Form 104) (12/18/2003)</i>	✓			
<i>OCC Alert 2003-6 Guidance on 314(a) Information Requests (3/25/2003)</i>				✓
<i>OCC Bulletin 2003-10 Final Rules Governing Availability of Information (3/11/2003)</i>				✓
<i>OCC Bulletin 2002-41 Final Rule-Anti-Money Laundering Requirements for Foreign Correspondent Banks (10/16/2002)</i>				✓
<i>OCC Bulletin 2002-37-31 CFR Part 103 Special Due Diligence Programs for Certain Foreign Accounts (8/16/2002)</i>				✓
U.S. Treasury Issuances				
<u>Treasury Identifies Belarusian JSC CredexBank as an Institution of “Primary Money Laundering Concern”</u> (05/22/2012)	✓			
OTHER RELATED MATERIAL				
<u>FDIC Supervisory Insights-Summer 2011</u> – “Managing Risks in Third-Party Payment Processor Relationships” (07/21/2011)				✓
<u>Basel Committee on Banking Supervision Paper</u> - Due diligence and transparency regarding cover payment messages related to crossborder wire transfers (May 2009)				✓
<u>FinCEN Announces Release of Manual to Aid Examiners of Money Services Businesses</u> (12/09/2008)				✓

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<i>Compliance Tips for MSBs and Other SAR Filers</i> (10/10/2007)				✓
<i>CSBS and Institute of International Bankers – U.S. Regulatory and Compliance Orientation Program</i> (Foreign Banking Organizations) (July 2007)				✓
<i>KPMG's Global Anti-money Laundering Survey 2007: How Banks are Facing Up to the Challenge</i> (July 2007)				✓
<i>Prepaid Cards – Vulnerable to Money Laundering?</i> (2/2007) – FRB Philadelphia Publication				✓
<i>FATF Report on New Payment Methods</i> (10/13/2006)				✓
<i>The Misuse of Corporate Vehicles, Including Trust and Company Service Providers</i> (10/2006)				✓
<i>Regulatory Releases – Summary of Types of FinCEN Releases</i> (01/25/2006)				✓
<i>U.S. Money Laundering Threat Assessment</i> (12/2005)				✓
<i>FFIEC's BSA/AML Examination InfoBase</i> (7/28/2005)				✓
<i>MSB Registration List</i> – Updated Quarterly				✓
ACAMS <i>Money Laundering website</i>				✓
Press Release- <i>Treasury and Federal Financial Regulators Issue Final Patriot Act Regulations on Customer Identification</i> (4/30/2003)	✓			
<i>Financial Action Task Force (FATF) on Money Laundering</i>	✓			
Title III of HR 3162 USA Patriot Act	✓			
<i>The New York Clearing House Issues Anti-Money Laundering Guidelines for Correspondent Banking-New York Clearing House</i> (3/6/2002)				✓